DOCUMENT RESUME

ED 243 344 HE 016 966

| | |
|---|---|
| TITLE | University Benefits Survey. Part 1 (All Benefits Excluding Pensions). |
| INSTITUTION | University of Western Ontario, London. |
| SPONS AGENCY | Council of Ontario Universities, Toronto.; Ontario Association of University Personnel Administrators, Toronto.; Ontario Confederation of University Faculty Associations, Toronto. |
| REPORT NO | ISBN-0-88799-179-3 |
| PUB DATE | Dec 83 |
| NOTE | 148p.; For Part II, on Pensions, see HE 016 967. For related document, see ED 225 515. |
| AVAILABLE FROM | Council of Ontario Universities, 130 St. George Street, Suite 8039, Toronto, Ontario, M5S 2T4, Canada. |
| PUB TYPE | Statistical Data (110) -- Reports - Descriptive (141) |
| EDRS PRICE | MF01/PC06 Plus Postage. |
| DESCRIPTORS | *College Faculty; *Fringe Benefits; Health Insurance; Higher Education; *Insurance; Leaves of Absence; Program Administration; Retirement Benefits; Sabbatical Leaves; School Personnel; *Teacher Employment Benefits |
| IDENTIFIERS | *Ontario |

ABSTRACT

Results of a 1983 survey of benefits, excluding pensions, for 17 Ontario, Canada, universities are presented. Information is provided on the following areas: whether the university self-administers insurance plans, communication of benefits, proposed changes in benefits, provision of life and dismemberment insurance, maternity leave policy, Ontario health insurance, supplementary health insurance, long-term disability, sick leave entitlement, sick leave benefits continuance, long-term disability benefits continuance, life insurance, survivor benefits, dental plans, postretirement benefits, vacation entitlement, sabbatical leave policies, housing loan (mortgage) policies, free tuition policies, parking policies, and access to athletic facilities. The following universities are covered: Brock University, Carleton University, University of Guelph, Lakehead University, Laurentian University, McMaster University, Ontario Institute for Studies in Education, University of Ottawa, Queen's University, Ryerson, University of Toronto, Trent University, University of Waterloo, University of Western Ontario, Wilfrid Laurier University, University of Windsor, and York University. (SW)

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HE016 966

ED243744

ISBN 0-88799-179-3
ISSN 0711-6896

# UNIVERSITY BENEFITS SURVEY

## PART 1 (ALL BENEFITS EXCLUDING PENSIONS)

DECEMBER, 1983

PREPARED BY:

THE UNIVERSITY OF WESTERN ONTARIO

ON BEHALF OF:

THE ONTARIO ASSOCIATION OF UNIVERSITY PERSONNEL ADMINISTRATORS
ONTARIO CONFEDERATION OF UNIVERSITY FACULTY ASSOCIATIONS
COUNCIL OF ONTARIO UNIVERSITIES

PUBLISHED BY

COUNCIL OF ONTARIO UNIVERSITIES
CONSEIL DES UNIVERSITES DE L'ONTARIO
130 ST. GEORGE STREET, SUITE 8039
TORONTO, ONTARIO M5S 2T4

84-1



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GENERAL BENEFITS QUESTIONS

Do you self-administer your insurance plans?

BROCK
Yes

CARLETON
Yes

GUELPH
Yes

LAKEHEAD
Yes

LAURENTIAN
Yes

MCMASTER
Yes

OISE
Yes

OTTAWA
Yes

QUEEN'S
Yes

RYERSON
Yes

TORONTO
Yes (Group Life and Survivor Income Benefit, Long Term Disability and Pension Plan)

TRENT
Yes

WATERLOO
Yes

WESTERN
Yes

WLU
Yes

WINDSOR
Yes

YORK
Yes

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How do you communicate your benefit programs to employees?

| | TYPES | | | | |
|---|---|---|---|---|---|
| Personal Statement of Benefits | Formal Booklets or Brochures | Benefit Summaries | Benefits Orientation Meetings & Seminars | Individual Counselling | Other |
| BROCK | | | | | |
| Annually | On Appointment | Annually | Upon appointment | Pre-Retirement or as requested | --- |
| CARLETON | | | | | |
| Annually | On Appointment | On Request | On Request | On Request and Prior to Retirement | Periodically through Personnel Office Newsletter |
| GUELPH | | | | | |
| Annually | On Appointment | As Requested | Conducted with each new and retiring employee | Conducted with each new and retiring employee | New pension disclosure complying with regulations |
| LAKEHEAD | | | | | |
| Annual for Pension Only | On Appointment | --- | --- | As requested by Employee | Periodic updating and redistribution of benefit booklets |
| LAURENTIAN | | | | | |
| Annually | On Appointment | --- | --- | As Requested by Employee | --- |
| MCMASTER | | | | | |
| Annually | On Appointment | On Appointment | On Request | On Request and prior to retirement | Formal Pre-retirement counselling program introduced 1983 |
| O.I.S.E. | | | | | |
| Annually | On Appointment | On Appointment | On appointment and ongoing programs. | As requested | --- |
| OTTAWA | | | | | |
| Annually | On Appointment | On Appointment | On Request | On Request | --- |
| QUEEN'S | | | | | |
| Annually | On Appointment | On Appointment | On Appointment and on request | On Request and prior to retirement | Annual Pension Meeting and periodic communications |

How do you communicate your benefit programs to employees?

| | TYPES | | | | |
|---|---|---|---|---|---|
| Personal Statement of Benefits | Formal Booklets or Brochures | Benefit Summaries | Benefits Orientation Meetings & Seminars | Individual Counselling | Other |
| RYERSON | | | | | |
| Annually Pension Only | On Appointment | --- | On Request | As Requested | --- |
| TORONTO | | | | | |
| Annually | On Appointment | On Appointment On Request | On Appointment: Conducted with new and retiring employees | As Requested and Prior to Retirement | Periodically through University paper. |
| TRENT | | | | | |
| Annually | On Appointment | Included in Staff Association Agreement | On Appointment | On Request | Periodically Through University Paper |
| WATERLOO | | | | | |
| Annually | On Appointment | --- | On Appointment | On Request | Periodically Through University Paper |
| WESTERN | | | | | |
| Annually for Pension Only | On Appointment | --- | On Appointment | On Appointment and prior to Retirement | Annual Pension Meetings and periodic communications |
| W.L.U. | | | | | |
| Annually | Annual | Annual | As Required | On Appointment | Periodic Benefits Bulletins |
| WINDSOR | | | | | |
| Annually | On Appointment | On Appointment | On Appointment | On Request | Annual Benefit Statement |
| YORK | | | | | |
| Annually | On Appointment | Annually | On Appointment | On Request | periodically through benefit bulletins. |

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9

Are you planning any changes to your benefit plans this next year either in the benefits themselves or in the cost sharing arrangements?

BROCK

No

CARLETON

No

GUELPH

New Pensions & Benefits Committee just established. Early Retirement Policy being formulated. Benefits for part-time employees being pursued plus up-grading O.D.A. schedule.

LAKEHEAD

All insured benefits are under review. Employees will soon consider the feasibility of a voluntary, fully employee paid dental plan.

LAURENTIAN

The Benefits Committee will be reviewing our group insurance plans.

MCMASTER

Under Review

O.I.S.E.

None at present

OTTAWA

NIL

QUEEN'S

NONE

RYERSON

Pension Plan
1) Refund interest rate from 3% to 5% - effective January 1, 1978
2) Formalization of notional pensionable salary for those on reduced workload. Effective Jan. 29, 1979.
3) "notional pensionable salary" means the amount designated as such by the Employer, which a regular employee who has been placed by the Employer on a reduced workload and reduced remuneration, pursuant to the terms of any applicable collective agreement or of any policy of the Employer, would be receiving from time to time as remuneration from the Employer if his workload and his remuneration had not been reduced.

TORONTO

None at Present.

Are you planning any changes to your benefit plans this next year either in the benefits themselves or in the cost sharing arrangements?

TRENT

No

WATERLOO

None

WESTERN

None

WLU

No

WINDSOR

Under Review

YORK

Increase Life Insurance maximum
Enhance extended health care plan and introduce certain maximums and limits

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Do you provide accidental death and dismemberment insurance on a voluntary basis or through your life insurance contract?

BROCK

AD & D is compulsory at same volumes of insurance as life insurance but a separate policy.

CARLETON

No

GUELPH

No

LAKEHEAD

On a voluntary basis

LAURENTIAN

Through our life insurance contract

MCMASTER

On a voluntary basis

O.I.S.E.

through life insurance contract - slight variation in maximum, coverage is compulsory.

OTTAWA

On a voluntary basis

QUEEN'S

No

RYERSON

On a voluntary basis

TORONTO

No

TRENT

Life insurance and survivor income through group life policy; death benefit through pension plan. No dismemberment insurance.

WATERLOO

No

Do you provide accidental death and dismemberment insurance on a voluntary basis or through your life insurance contract?

WESTERN

On a voluntary basis.

WLU

Through the life insurance plan

WINDSOR

Through group life contract

YORK

On a voluntary basis.

Please describe your maternity leave policy for staff and faculty

BROCK

Staff: Provisions for Maternity Leave are set out in the Employment Standards Act (Ontario) which provides for leave without pay for a period of 17 weeks.

A staff member who has been employed for one year and eleven weeks is entitled to return to her previous position or a position of a comparable nature without a reduction in salary.

The staff member may initiate the leave within eleven weeks of the expected date of delivery. She must provided two weeks written notice of her intention to take the leave and provide her employer with a doctor's statement which sets out the expected date of delivery.

She may not return to work for a period of six weeks following delivery unless her doctor provides written consent to return within the six week period.

The University may provide extensions to the above periods of leave as they are requested and if they are reasonable under the circumstances.

Faculty:
Eligibility: Those eligible for maternity leave must be full-time faculty employed for 12 months per year and continuously employed at Brock University for at least 12 months plus 11 weeks. In special circumstances, other full-time female faculty may also be considered eligible.
Length of Leave: Normally, leave will be granted for a maximum period of seventeen weeks. Leave may voluntarily be shorter than this period, although if a woman wishes to work before six weeks' post-delivery, a medical certificate is required. If the Pregnancy results in medical complications, leave will be extended, but will not exceed six months in total.
Distribution of Leave: The employee is entitled to begin her maternity leave at any time within eleven weeks before the expected date of birth. She must, however, give the University three months' notice in writing of the date upon which she intends to begin her leave and a medical certificate indicating the expected date of birth. She is entitled to a fixed minimum post-natal leave of six seeks after the actual date of the birth or ending after no more than seventeen weeks from the beginning of the leave, whichever is later.
Sabbatical Leave: Where an entitlement to maternity leave occurs during the faculty member's sabbatical leave, she will be treated as if she were fulfilling her normal sabbatical commitments during that period.
Tenure, Promotion and Merit: In view of the fact that a maternity leave may reduce the faculty member's time for research and other duties, and hence place her in an unfavourable position with respect to a pending tenure or promotion decision, it is recommended that such decisions may be postponed for a maximum one one year at the faculty member's request, regardless of the number of leaves taken during that period. Merit rating decisions shall ignore the period during which a faculty member is one maternity leave.
Benefits: Maternity leave will not affect fringe benefits. Arrangements will be made to have all fringe benefits continue during the period of leave, and the University will make its contributions as usual.
Salary and Responsibilities: Current salary will continue for two weeks of maternity leave, and 95% of current salary (less U.I.C. maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the woman should apply for sick leave pay and/or long term disability pay. If the leave occurs during a time when the woman has scheduled teaching commitments to the University, she will be expected to cooperate with her department in scheduling and workload in order to minimize staffing difficulties. She will not, however, be expected to make up teaching time lost while on maternity leave, but she will be required to make up any other teaching time lost as a consequence of a maternity leave. For example: If a women takes maternity leave during the period of November through February, and as a result of this cannot be assigned to any teaching duties in September and a October, March and April, she will be required to make up teaching time lost during those four months of September, October, March and April.

CARLETON

Staff: (a) The University grants maternity leave on request in accordance with the provisions of the Employment Standards Act of Ontario. The University maintains the employee's annual and sick leave credits while she is on maternity leave, and will continue to pay the Employer share of staff benefit plans if the employee agrees to continue paying the Employee share of the premiums.

(b) Upon request, the employee may be granted up to three (3) months' leave of absence, without pay, in addition to the standard maternity leave. Such permission shall not be unreasonably withheld. Upon return to work, the employee shall be reinstated in her former position, or in a job of at least equal position, salary and seniority. An employee who is granted leave of absence under this section will be required to pay the full premiums of the staff benefits plans during such leave of absence.

Please describe your maternity leave policy for staff and faculty

CARLETON (cont'd)

Faculty: An employee shall upon applications be granted maternity leave subject to the following conditions:

(a) Application for maternity leave shall be made fifteen (15) weeks prior to the expected termination of the employee's pregnancy and shall be supported by a certificate from a qualified member of the medical profession.
(b) The employee shall have the right to continue her regular duties during pregnancy.
(c) All female members shall be eligible after the first year of their employment with the University.
(d) The maximum period of maternity leave shall be seventeen (17 weeks). If additional time is required the employee may apply for leave without pay pursuant to Article 20.1.
(e) For the first twelve (12) weeks (or less if the leave is of shorter duration) of maternity leave the employee shall continue to receive her regular salary. The employer shall maintain regular contribution to her benefit plan.
(f) For the last five (5) weeks (or less if the leave is of duration shorter than seventeen (17) weeks) of maternity leave the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the University's benefit plans.
(g) Maternity leave shall count as time worked when calculating such items as sabbatical entitlement, years to tenure, promotion and credited service for the Retirement Plan.
(h) On returning from maternity leave the employee shall be placed in her former position or in a position equivalent to her former position with no loss of seniority.
(i) The employee shall advise her immediate supervisor of her intention to return at least two (2) weeks prior to the intended date of return.

GUELPH

In compliance with the Employment Standards Act, the following policy is to apply throughout the University to govern the granting of leave for purposes of childbirth.

1. The employer shall not terminate the employment of an employee who is entitled to pregnancy leave but may require the employee to commence such leave when the duties being performed cannot be reasonably performed by a pregnant woman. If the supervisor is not certain of the employee's physical ability to do the work, he may require medical certification of such ability signed by a legally qualified medical practitioner.

2. To be eligible, an employee should have been employed at least one (1) year plus eleven (11) weeks before the expected date of birth. An employee so qualifying will be granted at least seventeen (17) weeks leave of absence without pay, or such shorter periods as requested by the employee; commencing eleven (11) weeks prior to the estimated date of birth.

3. Where the actual date of delivery is later than the estimated date of delivery, the leave of absence shall not end before the expiration of six (6) weeks following the actual date of delivery.

4. The employee shall give at least two (2) weeks notice in writing of her intent to commence a leave of absence because of pregnancy, and at that time will furnish a certificate signed by a legally qualified medical practitioner stating the employee is pregnant and giving the expected date of delivery.

5. The period of leave of absence prior to the expected date of delivery may be shortened, and the period after the actual date of birth may be extended, upon request of the employee and upon approval by the employer.

6. An employee may shorten the duration of the six (6) week period after the actual date of delivery providing one (1) weeks notice is given the employer of her intention to do so and providing she furnishes the employer with a medical certificate, signed by a legally qualified medical practitioner, stating that she is able to resume her duties.

7. For additional income protection purposes an employee eligible for maternity leave is permitted to use earned vacation leave for all or part of the time she would be entitled to be on maternity leave without pay. Vacation leave entitlement may also be used to extend, continuously, a period of maternity leave.

8. An employee proceeding on maternity leave may be entitled to maternity benefits which are administered by the Unemployment Insurance Commission. She should ensure that she obtains a Record of Employment for such maternity benefits from the Payroll Office.

Please describe your maternity leave policy for staff and faculty

LAKEHEAD

Staff: Maternity Leave available after 6 months' continuous service. Employee resumes her previous position upon return to work. Length of service and vacation credits are not reduced by maternity leave.
Faculty: Entitled to seventeen weeks maternity leave, which may commence at any time during the eleven weeks prior to the expected date of delivery and which shall continue at least six weeks after the date of actual delivery unless the member provides the Dean with a certificate from a qualified Physician stating that her health will permit her to perform her usual duties. Maternity Leave shall be taken without pay.

- A member is entitled to three days paid leave at the time of receiving an adopted child.
- A member taking paternity or adoption leave shall give the Department Chairman as much advance notice as possible of the taking of the leave and shall be responsible for arrangements to cover his/her absence. A member shall confirm in writing to the Dean the duration and reasons for such leave upon his/her return to the University.
- A male member is entitled to three days paid leave at the time of the birth of his child.
- A member who is on any other form of approved leave, whether paid or unpaid, is not eligible for paternity or adoption leave.
- The Dean may authorize unpaid extensions to maternity/paternity/adoption leaves.

LAURENTIAN

Faculty: A full-time female member shall be granted maternity leave subject to the following conditions:

(a) The member shall be entitled to a paid leave of absence providing she has completed at least twelve (12) months and eleven (11) weeks of continuous service with the University.
(b) The duration of the leave shall be in accordance with the Employment Standards Act (Ontario) which provides leave for a period of seventeen (17) consecutive weeks.
(c) The leave may commence at any time during the eleven (11) weeks preceding the expected date of delivery.
(d) Any period of absence immediately preceding or following such maternity leave will be considered leave of absence without pay.
(e) The Member shall make written application to the Dean/Chief Librarian two (2) weeks prior to the date she intends to commence her leave, and at that time will provide the University with a certificate from a legally qualified medical practitioner stating that the Member is pregnant and her expected date of delivery. The Member shall give due regard to the need of the University for early notice of a prolonged period of leave, and application for maternity leave shall be made as early as possible in advance of the expected delivery date.
(f) The Member shall not return to work prior to the expiration of six (6) weeks following the actual date of delivery. A shorter period of time shall only be granted with the approval of a legally qualified medical practitioner.
(g) The Member shall advise in writing her unit head and the Dean/Chief Library of her intention to return to work two (2) weeks prior to the scheduled completion of her leave.
(h) If a maternity leave happens to occur during the course of a study, sabbatical or unpaid leave, the Member shall continue to receive the stipend which is consistent with the study, sabbatical or unpaid leave taken.

Administrative Staff Association, Canadian Union of Public Employees and the Support Staff Association

Sub-Plan Maternity

a) The objective of the plan is to supplement unemployment insurance benefits up to 95% of the employee's normal weekly earnings during maternity leave. Up to 17 weeks of maternity leave will be granted in accordance with the Employment Standards Act (Ontario).
b) This plan covers only temporary unemployment due to pregnancy.
c) The leave may commence at any time during the eleven (11) weeks preceding the estimated date of delivery.
d) The employee shall make written application to the Director of Personnel at least two (2) weeks prior to the date she intends to commence her leave. The application shall include a certificate from a legally qualified medical practitioner stating the estimated date of delivery.
e) No employee shall be required to return to work earlier than six (6) weeks following her actual date of delivery, nor shall she be permitted to do so unless she has the approval of a legally qualified medical practitioner.
f) The employee shall be reinstated in her former position provided the leave taken is not longer than the leave provided by the Act except where an extended leave has prior approval from the University.
g) The employee shall continue to accumulate vacation credits and seniority during her leave.

Please describe your maternity leave policy for staff and faculty

LAURENTIAN (cont'd)

h) During the period of maternity, the University shall continue to pay the employer's share of all benefits in which the employee is registered at the time of the leave excluding contributions to the Laurentian University Pension Plan.
i) The duration of the plan is 1 year, effective July 1/83 to June 30/84.
j) An employee will be eligible for SUB payments if she qualifies for and is entitled to Unemployment Insurance maternity benefits. However, an employee will also be eligible for SUB payments when she is not receiving unemployment insurance because she is serving the UI waiting period or because she has received all the UI benefits payable to her.
k) Benefits payable under the plan are a sum, which combined with gross UI benefits equals 95% of the employee's normal weekly earnings.

MCMASTER

Faculty:

Entitlement: A member of the faculty who is pregnant and who applies for maternity leave is entitled to such leave provided she has been continuously employed for one year or more before the expected date of birth of the child. Maternity leave does not, however, imply rights or privileges beyond what they would have been had pregnancy not occurred. Some flexibility is desirable in arranging maternity leave, and the following should govern the arrangements for this purpose.

Length of Leave: Leave will be granted for the necessary period of time required but will not exceed a period of six months unless there are complications resulting from the pregnancy. If return to work is desired within six weeks of the birth of the child, the legislation requires that a medical certificate be obtained.

Salary: It is recognized that the work of a faculty member continues even though she may not be on campus. Accordingly, if her schedule can be so arranged that the time taken for maternity leave can be related to a continuous period of three months in each year free from scheduled commitments to the University (as defined in the load teaching document), salary will be continued for that period.

Leave of absence with pay will be granted to the faculty member for six weeks in addition to the three-month period specified above when mutually suitable arrangements can be made to fulfill her responsibilities.

All other periods of leave for maternity purposes will be without pay.

Sabbatical Leave: Where pregnancy occurs during the faculty member's sabbatical leave, she will be treated as if she were fulfilling her normal sabbatical commitments during that period.

Benefits: Maternity Leave will not affect seniority of service in respect to the following benefits: Group Life Insurance, Ontario Hospital Insurance, Major Medical Insurance, Salary Continuance and Long Term Disability Insurance, McMaster Contributory Pension Plan, eligibility for Sabbatical Leave, Tuition assistance, and Vacations. Arrangements will be made to have these benefits continue during the period of leave.

Staff: If you are a female employee with at least one year of service and definitely intend to return to work in your department after the birth of a child, you may request and will be granted a leave of absence, without pay, for the necessary period of time, subject to the following limitations:

i) At the time you make this request, you have not been notified of the termination of your employment by the University.
ii) If you wish to work beyond the seventh month of pregnancy, a doctor's certificate may be required.
iii) When you are ready and desire to return to work and, provided you have been absent for no more than six months, your department will make available to you a position at the same level and as similar as possible to the post you occupied before you leave. When possible, one month's notice should be given of your intention to return.
iv) If you wish to return to work within six weeks of the birth of the child, a doctor's certificate will be required.
v) If no longer than six months, your absence will not affect your seniority or service record in respect to vacations, pension, etc.

O.I.S.E.

Professional & General Support Staff: Employees are entitled to a maximum of 17 weeks maternity leave without pay and shall return to same position or comparable position if credited with one year or more service. Any extension or such leave must be authorized. Any request for reduction of such leave must be supported by physician's recommendation. Full vacation and sick leave credits accrue and are credited retroactively upon return to work. Membership in Pension Plan is suspended. Other benefits continue during maternity leave with full cost paid by employer.

Faculty: No formal policy at present time.

Academic Support Staff: a) The Employer shall continue to provide employees with Maternity Leave Benefits at least equivalent to those presently in effect.

b) An employee on Maternity Leave shall be paid a maternity leave allowance to maintain her income at fifty-three percent (53%) FTE or, if part-time, at ninety-five percent (95%) of her most recent salary preceding the leave, whichever is less, providing that the employee is eligible for maternity leave benefits according to the Unemployment Insurance Commission Regulations.

CUEW Members: In respect of the period of maternity leave, payments will consist of the following:

(a) For the first two (2) weeks, payments equivalent to ninety-three percent (93%) of her regular weekly wage; and
(b) Up to fifteen (15 additional weeks, payments equivalent to the difference between the UI benefits the employee is eligible to receive and ninety-three percent (93%) of her regular wage.

Please describe your maternity leave policy for staff and faculty

OTTAWA

Support Staff
Any female member who has a regular position requiring twenty-one (21) hours of work per week and who has completed twelve months of continuous service is eligible for a maternity leave and for the following benefits:
a) A seventeen (17) weeks maternity leave.
b) The University will continue to pay one hundred per cent (100%) of the regular basic earnings for an initial period of fourteen (14) calendar days.
c) During the following fifteen (15) weeks of maternity leave, the employees will receive their normal unemployment insurance benefits and the University will supplement their income to a level equivalent to ninety-five per cent (95%) of their normal salary.
d) The employee shall continue to accumulate full vacation leave during her maternity leave.

Faculty members - same as support staff.

The University must keep the position of an employee (Support and Faculty) on maternity leave available only until the end of the seventeen week (17) period of maternity leave or the six-week (6) period of post-natal leave whichever is the later.

Adoption Leave: The University will continue to pay one hundred per cent (100%) of the regular basic salary for an initial period of 14 calendar days providing it is followed by a 1 month leave of absence from the same person.

Paternity Leave: Fathers are entitled to two days leave to be taken in the first month after the birth of a child.

QUEEN'S

The University's revised maternity and adoption leave policy which goes into effect on 1 July 1982 covers leaves commencing on or after that date and applies to the following female members of staff:
a) Academic or support staff who have been employed continuously for one year or more at Queen's and who hold a current appointment of a year's duration or longer.
b) Support staff or adjunct academic staff who have held five or more successive term appointments of less than one year's duration.
Any other person employed by the University and not covered in a) or b) above may be eligible for some form of maternity leave without pay in accordance with the Employment Standards Act.
The maternity leave which can be up to six months in duration should commence not later than that point in the pregnancy when the staff member can no longer perform the normal requirements of her job without risking any damage to the health of the mother or child. The leave normally should extend at least six weeks after the actual termination of the pregnancy. This six week period may be shortened at the request of the staff member supported by a written statement from her physician which confirms that she may return to work earlier. At least one month's notice would normally be given by the staff member indicating when she intends to return to work. At the conclusion of the leave the person would return to her previous position or to a position in the same type and salary grade within the same department.
A decision regarding granting of tenure to a faculty member on maternity leave may be postponed for one year at the faculty member's request.
During maternity leave the following salary and benefit provisions will apply on the understanding that the individual is committed to return to regular employment with the University following the end of the leave:
a) The University will pay 95% of the normal basic earnings for the first two weeks of maternity leave. (See Note)
b) During the following fifteen weeks of the maternity leave the employee will receive from the University a salary payment equal to the difference between 95% of the employee's normal basic earnings and the amount of unemployment insurance maternity benefit the employee is receiving or that which she would be expected to receive is she qualified for benefits. (See Note)
c) Any period of leave beyond the seventeen weeks shall be without pay.
d) During the full maternity leave both the staff member and the University shall continue to pay their respective shares of the costs of her coverage under the various staff benefit plans.
e) Vacation credits will continue to accrue while a person is on maternity leave provided she returns to work for at least one month.
f) A female staff member who adopts a child is subject to the same rights and obligations as those granted for maternity leave. The leave commences when the child is received.

Please describe your maternity leave policy for staff and faculty

QUEEN'S (cont'd)

g) Unusual pregnancy or birth situations may occur where the normal application of this policy may be inappropriate. Such special cases should be reviewed with Personnel Services.

Note: All payment made under this policy (except those for adoption leave under f above) must be in accordance with the agreement that had to be filed by the University with Canada Employment and Immigration pursuant to paragraph 57(3)d of the Unemployment Insurance regulations. As part of these requirements all such payments by the University can only commence when the staff member provides proof that she is receiving UI benefits or that she is disqualified from UI benefits because of any insufficient number of insurable weeks, or that UI benefits have been exhausted or that she is in the Unemployment Insurance Commissions waiting period. Staff should understand that such proof will not be made available by UIC until after the leave has commenced and hence University payments will be retroactive.

RYERSON

Follow Government Policy -- all benefits other than pension covered during leave.

TORONTO

Providing that the faculty or administrative staff member makes a commitment to return to her duties at the University following her confinement and she has or will have one year of continuous service as of the expected date of delivery the University will provide her with maternity leave at full pay for a 15 week period. If the faculty or administrative staff member wishes to take the full 17 weeks maternity leave the additional 2 weeks is taken without pay. The University's regular portion of benefit premiums are continue and seniority is accrued during the leave period.

In the event that the faculty or administrative staff member is unable or unwilling to make the commitment to return to her duties at the University following her confinement or she will not meet the one year of continuous service as of the expected date of delivery she can request maternity leave without pay for up to a maximum of 17 weeks. The University will continue its regular portion of benefit premiums for the duration of the maternity leave and the employee is required to pay her portion by personal cheque.

TRENT

Staff:
Maternity Leave, in the form of unpaid leave of absence for a period of 17 weeks, is available to all full-time female members of the University's staff who have completed at least ten months' continuous service prior to commencement of the leave. During this leave, the total costs of continuing membership in the University's benefit plans, except the pension plan, will be borne by the University. By statute, not less than six weeks of this leave must be post-natal leave. Maternity leave does not count as sick leave.

If a staff member is required to be absent for a period longer than 17 weeks as certified by a legally qualified medical practitioner, or if her work is materially affected by her pregnancy and the University requires an extension of leave, the further period is covered under the University's sick leave policies.

The University will normally attempt to reinstate a staff member, following a period of maternity leave, in a position comparable to that she occupied before the leave. (If she has completed at least one full year of continuous service prior to the commencement of her leave, by statute the University must so reinstate her, and pay her the same rate of pay after the leave as before it.) If her leave is extended beyond the 17 weeks' maternity leave, the University cannot undertake to guarantee reinstatement in a comparable position.

A doctor's certificate that a staff member is pregnant may be required.

Please describe your maternity leave policy for staff and faculty

TRENT (cont'd)

Faculty:
In the light of the on-going professional responsibilities of members, the Board agrees to continue the past practice of allowing female members to choose up to 17 weeks of pregnancy and maternity leave preceding and/or following the expected date of birth without loss of salary and benefits.

Paternity and Adoption Leave:
Upon giving proper notice, a member shall be entitled to leave with full salary and benefits of up to five days on the occasion of becoming a father or adopting a child.

WATERLOO

- 17 weeks Maternity Leave - No Pay
- Employee may work until she can no longer perform her duties comfortably.
- Employee may not return to work until the 7th Monday after the birth of her baby.
- Employee continues to accrue vacation credits while on maternity leave, provided she returns to work for at least 1 month.

WESTERN

Staff: 17 weeks non-paid leave of absence
Faculty: 17 weeks leave of absence, 10 weeks at full salary

WILFRID LAURIER

Staff: Maternity Leave is granted in accordance with the provisions of the Employment Standards Act of Ontario.
Faculty: Maximum leave of 6 months with full salary and benefits.

WINDSOR

Staff: 17 weeks unpaid. Up to 6 months unpaid with medical certificate
Faculty: 17 weeks with 13 weeks being paid.

YORK

Faculty:
Maternity, Paternity, and Adoption Leave: A female employee shall be granted maternity leave with full salary and benefits for a period of up to (17 seventeen weeks, to be taken at the discretion of the employee during the period(s) preceding and/or following the birth of her child or, for a period of up to (8) eight weeks during the period immediately following her adoption of an infant (ie. less than two years old at the time of adoption). An employee shall, if she so chooses, have the right to continue with her regular duties during pregnancy. Should the health of the mother or child require additional time off from University duties, the employee may apply to her Dean/Director of Libraries for a leave of absence without pay for an additional period of up to twelve (12) weeks. Application for maternity leave shall be made as early as possible in advance of the expected delivery date. The employee shall give due regard to the need of the University for early notice of a prolonged period of leave.

The teaching/professional and service responsibilities of an employee on maternity leave of less than one month shall normally be assumed by her colleagues without additional expense to the Employer. If an employee takes maternity leave of longer than one month, the Employer will normally arrange for a substitute or shall provide appropriate remuneration or other compensation to colleagues who assume her duties.

Leave with full salary and benefits of up to five (5) days shall be granted to a male employee on the occasion of the birth of his child. The teaching/professional and service responsibilities of employees on paternity leave shall normally be assumed by their colleagues without additional expenses to the Employer.

Leave of absence of up to five (5) days shall be granted to employees upon the adoption of a child. Employees in this case shall provide the Dean/Director

Please describe your maternity leave policy for staff and faculty

YORK (cont'd)

of Libraries or Chairperson (where applicable) with as much notice as possible of impending adoption for which leave is to be taken. The teaching/professional and service responsibilities of employees on adoption leave shall normally be assumed by their colleagues without additional expenses to the Employer.

Support Staff (Including C.U.P.E. & Security)

Pregnancy, Paternity, and Adoption Leave

An employee who is pregnant and who has been employed by the University for a period of at least 12 months immediately preceding the estimated day of her delivery, shall be entitled upon her application to a leave of absence without pay of at least seventeen weeks, or such shorter leave as she may request, commencing during the eleven weeks immediately preceding the estimated day of her delivery.

The University's regular portion of the employee's benefit premiums shall continue to be paid during pregnancy leave, and the employee shall continue to accrue seniority for the duration of such leave.

No employee shall be required to return to work following pregnancy leave earlier than six weeks following her actual date of delivery; nor shall she be permitted to do so unless she has given one week's notice of her intention to return and has furnished her Supervisor with the certificate of a legally qualified medical practitioner stating that she is able to resume her work.

An employee shall give her Supervisor two weeks' notice in writing of the day upon which she intends to commence her pregnancy leave, and shall furnish her Supervisor with the certificate of a legally qualified medical practitioner stating that she is pregnant and giving the estimated day upon which delivery will occur.

An employee who intends to resume her employment on the expiration of her pregnancy leave shall inform her supervisor of her approximate date of return when she applies for leave. If the leave requested is not longer than the leave allowed by law, upon her return to work she shall be reinstated in her former position. If the employee requests a further leave of absence, without pay, Article 14 - Leave of Absence Without Pay will apply.

The University may require a pregnant employee to commence leave at any time when the duties of her position cannot reasonably be performed by the pregnant woman, or the performance of her work is materially affected by the pregnancy. Any grievance arising from such decision shall be initiated at Step 3.

A leave of absence with pay shall be granted for up to three days for paternity leave or adoption.

Professional and Managerial Staff
Effective September 1st, 1979

A female employee, who has been employed by the University for a period of at least twelve months immediately preceding the estimated date of delivery of her child, shall be granted maternity leave with full salary and benefits for a period of up to fifteen weeks plus two additional weeks without pay to be taken at an appropriate time during the period immediately preceding and/or following the birth of her child. The University may require the employee to commence maternity leave at a specific time should it be evident that she cannot reasonably perform the duties of her position.

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## ONTARIO HEALTH INSURANCE PLAN

| University | Type of Cost Sharing Commitment | Employee Premium | | Employer Premium | |
|---|---|---|---|---|---|
| BROCK | Maintenance & Housekeeping percentage basis | NIL | | 100% | |
| | All other employees fixed dollar | NIL | | Single<br>Family | 28.35<br>56.70 |
| CARLETON | 21.09% of Premium | Academic Union | | | |
| | | Single<br>Family | 22.37<br>44.74 | Single<br>Family | 5.98<br>11.96 |
| | 90% of Premium | I.U.O.E. | | | |
| | | Single<br>Family | 2.70<br>5.40 | Single<br>Family | 24.30<br>48.60 |
| | 75% of Premium | Union and Union Exempt Support Staff | | | |
| | | Single<br>Family | 6.75<br>13.50 | Single<br>Family | 20.25<br>40.50 |
| | 100% | All Others | | | |
| | | Single<br>Family | NIL<br>NIL | Single<br>Family | 27.00<br>54.00 |
| GUELPH | 66 2/3% of Premium | Single<br>Family | 9.72<br>19.90 | Single<br>Family | 18.63<br>36.80 |
| LAKEHEAD | 100% of premium. | Single<br>Family | NIL<br>NIL | Single<br>Family | 28.35<br>56.70 |
| LAURENTIAN | | Single<br>Family | NIL<br>NIL | Single<br>Family | 28.35<br>56.70 |
| MCMASTER | 73.5% of Premium | Single<br>Family | 7.50<br>15.00 | Single<br>Family | 20.85<br>41.70 |
| O.I.S.E. | 50% of Premium | Faculty | | | |
| | | Single<br>Family | 14.17<br>28.35 | Single<br>Family | 14.18<br>28.35 |
| | 100% of Premium | Academic Support and Professional | | | |
| | | Single<br>Family | NIL<br>NIL | Single<br>Family | 28.35<br>56.70 |
| OTTAWA | 25% of Premium | Single<br>Family | 21.26<br>42.53 | Single<br>Family | 7.09<br>14.18 |

## ONTARIO HEALTH INSURANCE PLAN (Cont'd)

| University | Type of Cost Sharing Commitment | Employee Premium | | Employer Premium | |
|---|---|---|---|---|---|
| QUEEN'S | 66 2/3% of Premium | Single | 9.45 | Single | 18.90 |
| | | Family | 18.90 | Family | 37.80 |
| RYERSON | 100% of Premium | NIL | | 100% | |
| TORONTO | 58% of premium | Single | 11.91 | Single | 16.44 |
| | | Family | 23.81 | Family | 32.89 |
| TRENT | 25% of premium | Faculty | | | |
| | | Single | 21.26 | Single | 7.09 |
| | | Family | 42.52 | Family | 14.18 |
| | 50% of premium | Staff | | | |
| | | Single | 14.18 | Single | 14.17 |
| | | Family | 28.35 | Family | 28.35 |
| WATERLOO | 77% paid by University | Single | 6.52 | Single | 21.83 |
| | | Family | 13.04 | Family | 43.66 |
| WESTERN | Faculty - 18.85% of Premium | Single | 23.01 | Single | 5.34 |
| | | Family | 46.01 | Family | 10.69 |
| | Staff - 50% of Premium | Single | 14.17 | Single | 14.18 |
| | | Family | 28.35 | Family | 228.35 |
| | C.U.P.E. - 90% of Premium | Single | 2.83 | Single | 25.62 |
| | | Family | 5.67 | Family | 51.03 |
| | P.T. Temp - 50% of Premium | Single | 14.17 | Single | 14.18 |
| | | Family | 28.35 | Family | 28.35 |
| WLU | 100% of Premium | NIL | | 100% | |
| WINDSOR | 100% of Premium | NIL | | 100% | |

ONTARIO HEALTH INSURANCE PLAN (Cont'd)

| University | Type of Cost Sharing Commitment | Employee Premium | | Employer Premium | |
|---|---|---|---|---|---|
| YORK | 90% of Premium | Support Staff | | | |
| | | Single | 2.83 | Single | 25.52 |
| | | Family | 5.67 | Family | 51.03 |
| | 50% of Premium | Prof. & Managerial | | | |
| | | Single | 14.17 | Single | 14.18 |
| | | Family | 28.35 | Family | 28.35 |
| | 20% of Premium | Faculty | | | |
| | | Single | 22.68 | Single | 5.67 |
| | | Family | 45.36 | Family | 11.34 |
| | 75% of Premium | I.U.O.E. | | | |
| | | Single | 7.09 | Single | 21.26 |
| | | Family | 14.17 | Family | 42.53 |
| | 75% of Premium | C.U.P.E. | | | |
| | | Single | 7.09 | Single | 21.26 |
| | | Family | 14.17 | Family | 42.53 |
| | 90% of Premium | C.G.A. | | | |
| | | Single | 2.83 | Single | 25.52 |
| | | Family | 5.67 | Family | 51.03 |
| | Not Based on % | Post Doc. | | | |
| | | Single | 22.85 | Single | 5.50 |
| | | Family | 51.20 | Family | 5.50 |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **BROCK** | | | | | | | | |
| Up to $5 for private hospital room, charges of registered nurse, pres. drugs & medicines, diagnostic x-ray & lab exams, x-ray radium, radioactive isotopes therapy, rental of iron lung, hospital bed, etc., purchase of artificial eyes, local ambulance service, anaesthesia and oxygen. Eyeglass rider to $80 | All full-time faculty and staff | Upon appointment | $10. S<br>$20. F | 100% | NIL | $ 8.09 S<br>$20.25 F | Confederation Life | YES |
| Semi-private hospital. | All full-time faculty and staff | Upon appointment | n/a | n/a | NIL | $ 2.11 S<br>$ 6.21 F | Confederation Life | YES |
| **CARLETON** | | | | | | | | |
| Ambulance services medical aids & appliances, pres. drugs & medications, private duty nursing services of the following: osteopath naturopath, podiatrist, clinical psychologist, psysiotherapist, chiropractor, etc. to the extent that such services are not covered under OHIP. Semi-Private hospital accommodation. | All employees | Upon Appointment | $25. S<br>$50. F | 80% | - I.U.O.E.<br>$ .21 S<br>$ .74 F<br>Union and Union Exempt Support Staff<br>$ .54 S<br>$1.87 F<br><br>semi-private hospital expenses not subject to deductions and co-insurance.<br><br>All Others | <br>$ 1.94 S<br>$ 6.75 F -<br><br>$ 1.61 S<br>$ 5.62 F<br><br><br>$ 2.15 S<br>$ 7.49 F | Great West Life | YES<br>Cross experience rated with dental plan |
| **GUELPH** | | | | | | | | |
| Pres. drugs, x-ray radium & radioactive isotopes, special nursing, physiotherapists, dental procedures, ambulance, rental of wheel-chairs, hospital beds, iron lungs, splints, trusses, braces, crutches, casts, artificial limbs, eyes. Semi-private hospital accommodation. | All regular faculty and staff and full-time over 6 mos. | Upon appointment | No deductible<br>$1.00 payment per prescription | 100% paid | NIL | $10.48 S<br>$25.76 F | Mutual Life | YES |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **LAKEHEAD** | | | | | | | | |
| Difference between ward and semi-private hospital, pres. drugs, services of private nurse, physiotherapist, psychologist, ambulance service, durable equipment. | All full-time permanent staff | 1st day of the month following date of employment | $15 Single<br>$35 Family | 100% after deductible on prescription drug 80% after deductible on all other services | NIL S<br>NIL F | $ 5.82 S<br>$17.58 F | Confed. Life | YES |
| **LAURENTIAN** | | | | | | | | |
| Pres. drugs, oxygen, fees of a private nurse, charges for ambulance, accidental injury to natural teeth, wheelchairs, physiotherapist, psychologist, speech therapist, podiatrist, chiropractor, vision care, hearing aid | All full-time employees | 1st day of the month coincident with or following date of employment | 35¢ per prescription | n/a | $ 4.50 S<br>$13.43 F | $ 4.50 S<br>$13.43 F | Confed. Life | YES |
| Semi-Private Coverage | All full-time employees | Upon appointment | n/a | n/a | $1.76 S<br>$3.52 F | NIL | Blue Cross | NO |
| **MCMASTER** | | | | | | | | |
| Pres. Drugs, private duty nursing, balance of ambulance, durable equipment rented for temp. therapeutic use. Semi-private room charge plus $10.00 per day if private room expense. No deductible on semi-private charge. Accidental damage to natural teeth. Out of Province coverage for difference between charge & OHIP reimbursement for emergency hospitalization and doctor's expenses. Clinical psychologists $15.00 per 1/2 hour session to a maximum of | Persons who receive OHIP coverage through Univ. group are required to have Major Medical Policy | 1st day of employment | $25/person<br>$50/max/family | 100% | NIL S<br>NIL F | $ 3.65 S<br>$10.40 F | Sun Life | YES |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| MCMASTER (cont'd) $225.00 per year. Speech therapists to a maximum of $200.00 per year. Chiropractors or physio therapists $15.00 per visit to a maximum of $225.00 per year. Podiatrists, osteopaths $10.00 per visit to a maximum of $225.00 per year. Prosthetic devices. Care in a licenses convalescent home $50.00 per day - 120 days per year. | | | | | | | | |
| O.I.S.E. | | | | | | | | |
| Up to $20 per day for private/semi private room. 100% of Ambulance service, Registered Nurse Physiotherapist, Artificial limbs and eyes, casts, crutches and surgical supplies needed to illness or injury, oxygen and equipment, rental of iron lung, wheelchair of hospital bed, blood and blood plasma. 90% pres. drugs. Some outside of Canada coverage. | All full & part time permanent staff with 25% or more appointment | Upon appointment | 10% of prescription drugs | n/a | NIL | $ 5.42 S<br>$15.12 F | Confederation Life | YES |
| Vision Care - Academic Support<br>Prescribed eye glasses or contact lenses every 24 months. | Full & part time | Upon appointment | n/a | $120 maximum coverage with max. for frames approx. 50% of total | NIL | $ 2.97 S<br>$ 6.83 F | Confederation Life | YES |
| Professional & General Support<br>Prescribed eye glasses or contact lenses every 12 months. | Full & part time | Upon appointment | n/a | $100 maximum coverage with max for frames approx. 50% of total. | NIL | $ 4.64 S<br>$10.69 F | Confederation Life | YES |

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## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **OTTAWA** | | | | | | | | |
| Pres. drugs, private nurse, ambulance, physiotherapists, wheelchairs, splints, braces, artificial limbs, some dental surgery. | Compulsory for full-time staff | Upon date of appointment | NIL | 100% | NIL | $ 5.34 S<br>$16.03 F | Confederation Life | YES |
| Semi-private room | Full-time staff Optional | " | NIL | NIL | $ 1.75 S<br>$ 2.42 F | NIL | Confederation Life | YES |
| Private Room | Full-time staff optional | " | NIL | NIL | $ 3.33 S<br>$ 5.29 F | NIL | Confederation Life | YES |
| **QUEEN'S** | | | | | | | | |
| 100% pres. drugs physiotherapy, injury to natural teeth from accident, ambulance services, braces, crutches, rental wheel-chair, bed-iron lung, hering aids, hospital services not covered by OHIP, emergency physician's services outside Ont. in excess of OHIP fee schedule. | All regular full-time & part-time staff on optional basis | 1st day | $25 | 80% of services of reg. nurse or other licensed persons, 50% after 7 days, 50% chiro-practor, osteopath, chiropodist, pidiatrist, or naturopath - when not covered by OHIP | $ .60 S<br>$ 2.70 F | $ 1.40 S<br>$ 6.30 F | Canada Life | YES |
| Semi-private | All regular full-time & part-time staff on optional basis | 1st day | No deductible | No Co-insurance | $ 1.70 S<br>$ 4.50 F | NIL<br>NIL | Canada Life | YES |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **RYERSON** | | | | | | | | |
| Pres. drugs, private duty nurses. Difference between semi-private and private room accommodation, Emergency physician's services outside of Ont. in excess of OMA fee schedule. Eye Care Package. | Compulsory for all full-time staff who commenced employment after July 1/74 | Date of appointment | $25/person/year<br>$25/family/year | 100% paid after deductible | NIL | $ 4.44 S<br>$13.00 F | Mutual Life of Canada | YES |
| Semi-Private Hospital - difference in ward cost and semi-private room accommodation | Any staff member enrolled in OHIP group | same date as OHIP coverage or 1st of 3rd month following application | n/a | n/a | NIL | $ 1.69 S<br>$ 3.38 F | Blue Cross | NO |
| **TORONTO** | | | | | | | | |
| Extended Health Care - drugs, serum injectibles & insulin, private nursing services of a physiotherapist, difference in cost semi-private and private hospital room in general hospital, certain dental care as a result of accident, up to $10 a day in private hospital, special remedial appliances, artificial limbs, radium and radioisotope treatment, ambulance services, dependent coverage to include unmarried children between the ages of 21 through 25 who are in full-time attendance in an institution of learning. Rider for medical expenses while travelling or vacationing outside Canada. | Anyone paid through University payroll (except casual payments) | 1st day of month following date of appointment | $25/person/year<br>$25/family/year | 100% paid after deductible | $ .90/mo S<br>$ 3.57/mo F | $ 2.68/mo S<br>$10.69/mo F | Blue Cross | YES (self experienced |
| Semi-private Hospital - difference in cost ward and semi-private room accommodations. Modification in dependents coverage to include children 21 through 25 years of age if in full-time attendance in an institute of learning, out of country coverage. | Any one paid through university payroll (except casual payments) | 1st day of month following date of appointment | n/a | n/a | $ .32/mo S<br>$ .63/mo F | $ .94/mo S<br>$ 1.88/mo F | Blue Cross | YES (self experienced) |

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## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **TRENT** | | | | | | | | |
| Blue Cross Extended Health Care | Full-time faculty and staff, and sessional & part-time staff who work at least 15 hrs. per wk and have an appt. of at least 12 mo. | 1st day of month following date of appointment and/or applic. | $25/person<br>$50/family | 100% paid after deductible | NIL | $ 3.44 S<br>$10.26 F | Blue Cross | YES |
| Blue Cross Supplementary semi-private coverage | Regulations regarding OHIP insurance apply | | n/a | n/a | NIL | $ .85 S<br>$ 1.70 F | Blue Cross | YES |
| **WATERLOO** | | | | | | | | |
| Difference between ward and semi-private hospital, most pres. drugs, blood transfusions, some nursing services, some ambulance services, wheelchairs, braces. | All full-time faculty and staff | On appointment | $25/single<br>$50/family | 100% paid by insurance company | NIL | $ 4.04 S<br>$13.03 F | Dominion Life | YES |
| **WESTERN** | | | | | | | | |
| Semi-private and private diff. hospital service, supplies not covered by OHIP, private nurse, pres. drugs, wheelchair, iron lung, ambulance, etc. | All full-time permanent staff & CUPE | 1st day of appointment on a full time continuing basis | $25/single<br>$50/family | 100% | NIL | $ 5.96 S<br>$15.16 F | London Life | YES |
| | Faculty | " | $25/single<br>$50/family | 100% | NIL | $ 5.96 S<br>$15.16 F | London Life | YES |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| **WLU** | | | | | | | | |
| Private nursing care by registered nurse in/out hospital when not provided by OHIP -- a direct order by doctor, difference between ward and semi-private and private room in hosp., difference between semi-private and private room in hosp., out-patient physiotherapy (by registered physiotherapist) when not paid by OHIP therapeutic equipment, artificial limb or eye, or a truss, brace, crutch or cast, pres. drugs, blood, bandages or surgical dressings, up to $10/day in Licensed Private hosp. for max. of 120 days, dental care by dentist or oral surgeon out of hospital resulting from accidental injury occurring after effective date of coverage, psychologist treatment, masseur, physiotherapist and speech therapist, ambulance services, oxygen and its administration. | All full-time staff and faculty | 1st of next month following date of appointment | $25/single<br>$50/family | n/a | n/a | $ 4.25 S<br>$13.79 F | Allstate | YES |
| **WINDSOR** | | | | | | | | |
| Faculty:<br>Green Shield E.H.B. | Full-time faculty | 30 day E.P. | 10/20 | 100% | n/a | $ 9.48 S<br>$26.10 F | Green Shield | YES |
| Green Shield<br>Semi-private | Full-time faculty | 30 day E.P. | n/a | n/a | n/a | $ 1.93 S<br>$ 3.86 F | Green Shield | n/a |
| Admin. Non-Union:<br>Green Shield<br>Pres. Plan | Full-time Admin.<br>Full-time union | 30 days<br>End of probation | .35/pres. | n/a | n/a | $12.86 S<br>$32.14 F | Green Shield | YES |
| CUPE 1001:<br>Janitors, Housekeeping, Dietary | " | " | " | | n/a | $13.63 S<br>$34.09 F | " | YES |

## SUPPLEMENTARY HEALTH INSURANCE

| Services Insured | Who is Eligible | When Eligible | Deductible Amount | Co-insurance Provisions | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy experience rated? |
|---|---|---|---|---|---|---|---|---|
| WINDSOR (cont'd) | | | | | | | | |
| CUPE 1393: Technicians | | | | | n/a | $14.58 S<br>$36.43 F | " | " |
| Admin Union S.E.I.U. 210 | | | | | n/a | $12.77 S<br>$31.94 F | " | " |
| CUPE 100: | | | | | n/a | $12.52 S<br>$31.30 F | " | " |
| UPEWA 1958: | | | | | n/a | $16.20 S<br>$40.47 F | " | " |
| YORK | | | | | | | | |
| Drugs, private duty nursing, prosthetic appliances, dental care resulting from an accident, ambulance, optometrist, services of a psychologist, medical supplies and appliances. | All full-time faculty and staff | Date of appointment | $25/person<br>$50/family | 80/20 | n/a | $ 3.98 S<br>$11.31 F | LonLife Financial Services | NO Admin. services only plan self insured |
| Semi-private coverage in hospital | All full-time faculty and staff | Date of appointment | NIL | NIL | Included in above premium | | | |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| **BROCK** | | | | | | | | | |
| 60%, max. $3,500 per month<br>66% for TSA members | maximum of 5% | Compulsory | All faculty and non-unionized staff | Upon appointment | 105 days | .55% of salary<br>.605% for TSA members | 0% | Confederation Life | Fully pooled |
| **CARLETON** | | | | | | | | | |
| Academic Union<br>66 2/3% max. 4500 per month (C.P.P. integrated) | 3% | Compulsory | All full-time staff | Upon appointment | 180 days | 62¢/100 of gross salary | 0% | Great West Life | Partially experience rated |
| Non-Union Staff - Salaries less than 21,600<br>Same as all others except when salary reaches $21,600 higher benefit level applies. | | | | | | | | | |
| Non-Union Staff - Salaries $21,600 and over<br>75% max., $6,000 per month (C.P.P. integrated) | 3% | Support staff voluntary, others compulsory | All full-time staff members | Date of appointment | 180 calendar days | 70¢/100 of gross monthly salary | Sen. Adm first 23.33 of monthly premium<br>Support 75% | Great West Life | Partially experience rated |
| All Others<br>65%, maximum $1170 per month (C.P.P. stacked) | n/a | Voluntary | All full-time staff | Upon appointment | 180 days | .47¢/100 of gross salary per month | IOUE 90%<br>Support 75%<br>Others 100% | Great West Life | Partially experience rated |
| **GUELPH** | | | | | | | | | |
| Faculty & Professional<br>equivalent to 66 2/3% of salary (max. $3,500 p.m.)<br>Staff<br>66 2/3% of salary (max. $3,500 p.m.) | n/a | Compulsory | All regular faculty & staff and full-time in excess of 12 months hired on temporary basis | Faculty & staff on appointment | 90 calendar days | .95/100 of gross monthly salary | 66.66 | Constellation Life | YES |
| **LAKEHEAD** | | | | | | | | | |
| 60% to maximum of 3,000 per month | n/a | Compulsory | Faculty & Senior Admin. | Upon appointment | 17 weeks | 86¢/100 Benefit (.52% of payroll) | 0% | Confederation Life | Fully Pooled |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| LAKEHEAD (cont'd) | | Compulsory | All Others | Upon appointment | 17 weeks | 86¢/100 Benefit (.52% of payroll) | 75% | Confederation Life | Fully Pooled |
| LAURENTIAN | | | | | | | | | |
| 80% of max. of $2,500/mo. | max. of 3% | Compulsory | All full-time staff | 1st day of month coincident with or following date of employment | 6 months | .89¢/100 | 100% | Confederation Life | Fully Pooled |
| MCMASTER | | | | | | | | | |
| 60% of 1st $15,000 50% of next 15,000 40% of remainder to max. of $48,750 per annum. | n/a | Compulsory | All perm. faculty & staff | Upon appointment | None | 0.4% of salary | NIl | Sun Life | YES |
| OISE | | | | | | | | | |
| 60%, $3000 maximum | n/a | Compulsory | All full & part time staff & faculty, professional and general support groups compulsory for fulltime but optional for parttime academic support group. | Upon appointment | 90 days | 25.5¢/1000 of annual salary | 0% | Confederation Life | YES |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| **OTTAWA** | | | | | | | | | |
| 66 2/3% max. $3,500/month | 4%/yr | Compulsory | All full-time staff members | All fulltime faculty on 1st day, others after 3 months | 119 calendar days from date of total disability | $1.66/100 | 100% | Eaton Bay Financial Services | YES |
| **QUEEN'S** | | | | | | | | | |
| 65% first $10,000 60% next $10,000 50% remainder, max. benefit $3,000 per month. | 5% | Voluntary | Full-time & part-time employees | At hiring | 180 days | .72% | Nil | Canada Life | NO |
| **RYERSON** | | | | | | | | | |
| Administrative and Academic Support: 75% of salary to a max. benefit of $2500 per month less any other disability pension paid. | Starts with 13th full month pmt. & annual after based on Stats. Can. Toronto CPI to max 8% annual adjust. compounded | Compulsory | All full-time | 1st day of employment | 22 days | .47% of monthly salary CUPE 2.95% | 100% | Mutual Life Assurance Co. of Canada | Fully Pooled |
| Faculty - 80% of salary to a max. benefit of $4000 per month less any other disability pension paid. | " | Compulsory | All full-time faculty | 1st day of appointment | 66 days | 1.05% of monthly salary | 100% | Mutual Life Assurance Co. of Canada | Fully Pooled |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| **TORONTO** | | | | | | | | | |
| 70% of annual earnings with maximum insurable earnings of $65,000 (max. benefit is $45,500 per annum) | after 12 months payments annual increase of 7% or the across the board economic increase whichever is the lessor | Voluntary | All fulltime and parttime staff holding an appointment of 25% or more of fulltime. | On appointment or date application card signed whichever is the latter date | 90 days consecutive | 1.20% of monthly insurable earnings | 80% | Confederation Life | YES |
| **TRENT** | | | | | | | | | |
| See Sick Leave Entitlement Policy. After 6 months: 75% of 1st $5,000 + 65% of 2nd $5,000 + 50% of next $10,000 + 40% of balance up to a max. of $4000/mo. less any other disability or retirement benefits. | Benefits increased annually according to Consumer Price Index, with a max. annual increase of 2% | Compulsory<br><br>Voluntary | All Full-time<br><br>All part-time and sessional having a normal work week of at least 15 hours & an appointment of at least 12 months | Full-time hourly paid after 3 months of service. Others from date of appointment | 1st 6 mo. of illness and/or disability considered under Univ. sick leave entitlement plan. | .638% of monthly salary | Nil | Confederation Life | YES |
| **WATERLOO** | | | | | | | | | |
| 60% of base salary to max. benefit of 4000/mo tax free | Up to 5% per annum | Compulsory | All full-time faculty & Sr. staff | After 1st day of employment | 180 days | .0059% x salary | Nil | Dominion Life | YES |
| | | | All other full-time staff (inc. union) | After 3 mo. of employment | 90 days | | | | |

## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| **WESTERN** | | | | | | | | | |
| 75% of salary up to max. $4000/mo | 3% per year | Compulsory | All full-time permanent members of staff, faculty & CUPE | 1st day of appointment on full-time continuing basis | 15 weeks | $1.52 per $100 benefit | 100% | Mutual of Omaha | YES |
| 75% of salary up to max. 4000/mo | 6% per year | Compulsory | Professional /Managerial | " | " | $1.70 per $100 benefit | " | " | " |
| **WLU** | | | | | | | | | |
| 60% of first 15,000 50% of excess ($3,000 maximum) | 2% per annum | Voluntary | All full-time faculty and staff | 1st of next month from date of employment | 120 days | $1.04 per $100 | Nil | Dominion Life | YES |
| **WINDSOR** | | | | | | | | | |
| Faculty - 66 2/3% Admin - 66 2/3% Union - 50% | Based on wages as raised each year for admin. & union | Compulsory | Full-time faculty admin union | -30 days -30 days -end of probation | 105 days | Exec $1.14/$100 Faculty $.69/$100 M.I.P. Admin $.807/$100 M.I.P. Union $1.25/$100 M.I.P. | 100% 0% 100% | Constellation | YES |

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## LONG TERM DISABILITY - SALARY CONTINUATION

| Benefit as % of Salary | What is Escalation Clauses | Voluntary or Compulsory Participation | Who is Eligible | When Benefit | Waiting Period for Premium | Total Premium | % of Prem. Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|---|---|
| YORK | | | | | | | | | |
| 60% of 1st $6,000 + 50% of excess | n/a | Compulsory | All full-time faculty & staff | Date of appointment | 90 days or cessation of sick leave whichever occurs later | Support Staff<br>.61/$100 of mo. salary | 100% | London Life | YES - First 5 years |
| | | | | | | Prof. & Mang Staff (In Dental)<br>.61/$100 of mo. salary (Not in Dental) | NIL | | |
| | | | | | | .61/$100<br>Faculty | 50% | | |
| | | | | | | .61/$100<br>I.U.O.E. | NIL | | |
| | | | | | | .61/$100<br>CUPE | 50% | | |
| | | | | | | .98/$100 of mo. salary<br>C.G.A. | 75% | | |
| | | | | | | .61/$100 of mo. salary | 50% | | |

## SICK LEAVE PROGRAM

| Coverage Days Weeks Months | Who is Eligible | When Eligible | Full Salary or Percent | Self-insured |
|---|---|---|---|---|
| **BROCK** | | | | |
| 105 days (elimination period on LTD) per disability of illness | Faculty and non unionized staff (full-time) | Upon appointment | Full Salary | YES |
| 1½ days/month cumulative sick leave program | Unionized staff (Maintenance and housekeeping fulltime) | Upon appointment | Full salary until sick leave credits are exhausted | YES |
| **CARLETON** | | | | |
| **Administrative Support, Technical Support and Trades Groups** | | | | |
| 1½ days for each month of service | All full-time and regular part-time staff | Date of appointment | Full Salary for accumulated days - thereafter nil salary | YES |
| **Professional/Managerial & Faculty** | | | | |
| 6 months | All full-time and regular part-time staff | Date of appointment | Full salary | YES |
| **GUELPH** | | | | |
| Unlimited to date of eligibility for disability insurance | C.U.P.E., Stationery Engineers, Food Services, Guards - exempt | After 3 months employment | Full | YES |
| Cumulative Sick Days Accumulated as follows: | Staff | | | YES |
| Less than 3 mos. employment | | 3 days | Full pay | |
| More than 3 mos. employment | | 10 days | | |
| More than 12 mos. employment | | 24 days | " " | |
| More than 24 mos. employment | | 36 days | " " | |
| More than 36 mos. employment | | 48 days | " " | |
| More than 48 mos. employment | | 60 days | " " | |
| 3 months sick pay | Faculty & Professional staff | Immediate | Full pay | YES |
| **LAKEHEAD** | | | | |
| **Support Staff (Non-Union)** | | | | |
| Cumulative Sick Leave plan whereby an employee accumulates 1½ days per month of service, to a maximum of 240 days | All Full-time non-union support staff | After 3 months of service | Full salary | YES |

## SICK LEAVE PROGRAM

| Coverage Days Weeks Months | Who is Eligible | When Eligible | Full Salary or Percent | Self-insured |
|---|---|---|---|---|
| **Support Staff (Union)** Cumulative Sick Leave plan whereby employee accumulates 1½ days per month of service to a maximum of 120 days. | unionized office staff | after 4 months of service | Full Salary | YES |
| **Faculty/Senior Administration** For extended period of sickness, 1 month for each year of service to a maximum of 4 months after which the LTD plan applies. | Faculty and Senior Administrative personnel | Upon appointment | Full Salary | YES |
| **LAURENTIAN** | | | | |
| 6 months | all full-time employees | On appointment | Full salary | YES |
| **MCMASTER** | | | | |
| 15 weeks increasing to 26 weeks after 10 years of service | Salaried Support Staff | On appointment | Full Salary | YES |
| 26 weeks | Professional Management Level 12 and higher and all faculty | On appointment | Full Salary | YES |
| **OISE** | | | | |
| 20 days per year (cumulative) (Prorated for part-time) | All full & parttime reg. staff except faculty | Upon appointment | Full salary | YES |
| Interim L.T.D. if necessary re L.T.D. waiting period of 90 days | All full & parttime reg. staff except faculty | Upon appointment | 60% of salary $3,000 maximum | YES |
| **OTTAWA** | | | | |
| 119 days | All regular employees | no waiting period | 100% | YES |

**QUEEN'S**

All regular employees are eligible w
ithout any waiting period for 100% Sick Leave with pay for any bona fide absence - maximum of six months for
tie with L.T.D.

## SICK LEAVE PROGRAM

| Coverage Days Weeks Months | Who is Eligible | When Eligible | Full Salary or Percent | Self-insured |
|---|---|---|---|---|
| **RYERSON** | | | | |
| 22 working days | All regular and probationary, Administrative & Academic Support staff; CUPE | Date of employment | Full Salary | YES |
| 66 working days | All full-time faculty | Date of employment | Full salary | YES |
| **TORONTO** | | | | |
| 15 weeks | All full-time and part-time appointed staff members | After 3 months completed service | 100% | YES |

**TRENT**

1. Full-time and some part-time sessional salaried staff and faculty if enroiled in LTD are paid full salary up to 6 months. Doctor's certificate required if illoness beyond 2 weeks, and may be required after 4 days.

2. Full-time and regular part-time hourly staff are paid full pay at rate of one normal working day per month of service (upon completion of 3 months' probation) up to 60 days, when these days were not used on previous illnesses. Illness beyond 4 days requires doctor's certificate. After all sick leave credits used up, full-time staff enrolled in LTD will receive 75% of normal wages until returns to work or up to 6 months. Part-time staff, not enrolled in LTD. would apply to UIC for sick benefits.

| | | | | |
|---|---|---|---|---|
| **WATERLOO** | | | | |
| Staff except Management and Faculty<br>30 days + 1 day for every month worked to a maximum of 180 days. | All Full-time staff | After 1st full day at work | Full Salary | YES |
| Faculty and Management<br>180 days | All Full-time Faculty | After 1st day of employment | Full Salary | YES |
| Union<br>During probation period - 3 days until 75 days worked then 30 days as per staff | All full-time employees | | Full Salary | YES |
| **WESTERN** | | | | |
| 15 weeks | Full-time continuing staff and faculty & CUPE | 1st day of employment | Full Salary | YES |

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## SICK LEAVE PROGRAM

| Coverage Days Weeks Months | Who is Eligible | When Eligible | Full Salary or Percent | Self-insured |
|---|---|---|---|---|
| **WLU** | | | | |
| 90 days | Full-time faculty | Date of employment | Full salary | YES |
| 90 days | Exec. professional staff<br>Support Staff | Date of Employment | Full salary if accumulated 2/3 if not accumulated to 90 days | YES |
| 105 days | Maintenance staff | Accumulated rate of 1½ days per month after probation retro. to start date | Full credit and 2/3 salary to 105 days | YES |
| **WINDSOR** | | | | |
| Short-term - first 105 days | All full-time faculty and staff | 30 days after hiring or end of probation period | 100% | YES |
| Long-term - to age 65 | All Full-time faculty & staff | After 105 consecutive days | 50% staff (union)<br>66 2/3 faculty<br>66 2/3 Admin & Exec. | NO<br>Constel-lation Life |
| **YORK** | | | | |
| Accumulated at 1½ days per month of service | Support Staff, CUPE, Engineers and Security | Accrued from appointment date for each full month of employment | Full Salary | YES |
| 15 weeks | Faculty | Date of appointment | Full Salary | YES |
| 15 weeks | Professional & Managerial | Date of appointment | Full Salary | YES |

## SICK LEAVE PROGRAM (BENEFITS CONTINUANCE)

| | Are Benefits Continued? | As If Full Salary | Cost Sharing Arrangements? EE | ER |
|---|---|---|---|---|
| BROCK | YES | YES | SAME | SAME |
| CARLETON | YES | YES | SAME | SAME |
| GUELPH | YES | YES | SAME | SAME |
| LAKEHEAD | YES | YES | SAME | SAME |
| LAURENTIAN | YES | YES | SAME | SAME |
| MCMASTER | YES | YES | SAME | SAME |
| O.I.S.E. | YES | YES | SAME | SAME |
| OTTAWA | YES | YES | SAME | SAME |
| QUEEN'S | YES | YES | SAME | SAME |
| RYERSON | YES | YES | SAME | SAME |
| TORONTO | YES | YES | SAME | SAME |
| TRENT | YES | YES | SAME | SAME |
| WATERLOO | YES | YES | SAME | SAME |
| WESTERN | YES | YES | SAME | SAME |
| W.L.U. | YES | YES | SAME | SAME |
| WINDSOR | YES | YES | SAME | SAME |
| YORK | YES | YES | Same while on paid sick leave - 0% when on unpaid sick leave. | Same whil on paid sick leave - 100% when on unpaid sick leave. |

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## LONG TERM DISABILITY (BENEFITS CONTINUANCE)

| | Are Benefits Continued | As if Full Salary | Cost Sharing EE | Cost Sharing ER |
|---|---|---|---|---|
| BROCK | YES | YES | SAME - no pension contribution | SAME |
| CARLETON | YES | YES | NIL | 100% |
| GUELPH | YES | Pension<br>Life Ins.<br>L.T.D.<br>Others | NIL<br>NIL-after 6 mo.<br>NIL<br>SAME | 100%<br>100%-after 6 mo.<br>100%<br>SAME |
| LAKEHEAD | YES | YES | SAME - no pension contribution | SAME - no pension contribution |
| LAURENTIAN | YES, WITH THE EXCEPTION OF THE PENSION PLAN AND FOR THE FOLLOWING DURATION:<br>FACULTY - 30 MONTHS<br>ALL OTHERS - 24 MONTHS | YES | same except no pension contributions | same, except no pension contributions. Er accrues liability for years of service |
| MCMASTER | YES | YES | NIL | 100% |
| OISE | YES | YES | SAME | SAME |
| OTTAWA | YES | YES | NIL | 100% |
| QUEEN'S | YES | YES | NIL | 100% |
| RYERSON | YES | YES | SAME | SAME |
| TORONTO | YES | YES | SAME - for medical plans. University pays full premiums on pension, group life ins. and LTD premiums are waived. | SAME - for medical plans Univ. pays full premiums on pension & group life and LTD premiums are waived. |
| TRENT | YES | YES | NIL | 100% |
| WATERLOO | YES | YES | SAME - no pension contributions | SAME - no pension contributions |
| WESTERN | YES EXCEPT VOLUNTARY PLANS | YES | NIL | 100% |
| W.L.U. | YES | YES | SAME | SAME |
| WINDSOR | YES | YES | SAME | SAME |
| YORK | YES | YES | NIL | 100% |

## LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| **BROCK** | | | | | | | |
| Non-Union Faculty and Staff<br>3 x earnings (rounded to next highest $1,000) to age 65, (max 100,000)<br><br>Unionized Staff<br>2 x earnings (rounded to next highest $1,000) to age 65 (max. 100,000) | Compulsory | All full-time faculty & staff | Upon appointment | $.241/1,000 | 100% | Confed. Life | First $40,000 of each claim remainder pooled |
| Additional Benefit<br>units of $10,000 to a max. of $100,000 | Voluntary | | Upon appointment | Dependent on age 5 year age bands ranges from 80¢/mo/10,000 to $10.80/mo/10,000 | | Confed. Life | Fully pooled |
| **CARLETON** | | | | | | | |
| Basic Benefit<br>2 x salary rounded to next highest $1,000 | Compulsory | All Full-time employees and reduced faculty appointments | On appointment | Faculty<br>$.135/1,000<br><br>All Others<br>$.19/1,000 | Faculty<br>First $9.10 of monthly premium<br>GAIU<br>50%<br>IOUE<br>90%<br>Support Staff<br>75%<br>All Others<br>100% | Confed. Life | First $100,000 of each claim - remainder pooled |
| Additional Benefit<br>Units to $10,000 to maximum of $250,000 | Voluntary | All full-time employees and reduced faculty appointments | On appointment subject to satisfactory evidence of health | Dependent on age - 5 year age bands, ranges from 40¢/mo/$10,000 to $6.00/mo/$10,000 | NIL | Confed. Life | Pooled |
| **GUELPH** | | | | | | | |
| Option of either 2 or 3 x annual salary or survivor benefit | Compulsory | All regular faculty and staff and employees hired for more than 6 months | On appointment | $.21/$1,000 | 66.66% | Constellation Assurance | YES |

## LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| **LAKEHEAD** | | | | | | | |
| Faculty/Senior Adm. Up to age 65, 3 x basic annual earnings. Max. 200,000 | Compulsory | All full-time faculty and sr. staff | On appointment | $.50/1,000 | 100% | Confed. Life | YES |
| Support Staff Up to age 65, 1½ x basic annual earnings. Max. $100,000 | Compulsory | All full-time staff faculty | Upon completion of 3 mos. service | $.50/1,000 | 100% | Confed. Life | YES |
| **LAURENTIAN** | | | | | | | |
| 4.5 x salary to next multiple of 1,000 - max. coverage 125,000 with the exception of CUPE and IUOE who have remained at max. of $75,000 | Compulsory | All full-time employees | First day of month coincident with or next following date of appointment | $.30/1,000 | 35% | Confed. Life | First 50,000 of each claim - remainder pooled |
| **MCMASTER** | | | | | | | |
| Single: annual salary to next higher 1,000 x 1, x2, or x3. Married: annual salary to next highest 1,000 x 1, x2, x3 and/or survivor income benefit | Compulsory for all full-time and part-time employees | All permanent employees who are under age 65 at date of hiring | 1st day of employment | $.22/1,000 | 100% on 1x<br>80% on 2x<br>73% on 3x | Sun Life | YES |
| **OISE** | | | | | | | |
| Faculty and Managment/Professional - $25,000 basic free option up to 5 x annual salary - maximum $200,000 | Compulsory | All full & part time with over 25% appointment | Upon appointment | $.18/1,000 | 100% Basic free<br>75% option | Confederation Life | YES |
| Academic Support and Professional $12,000 basic free option 1,2 or 3 x annual salary, maximum $125,000 | Compulsory | All full & part time with over 25% employment | Upon appointment | $.18/1,000 | 100% Basic free<br>50% option | Confederation Life | YES |
| General Support - 25,000 basic free option 1,2 or 3 x annual salary - maximum $125,000 | Compulsory | All full & part time with over 25% employment | Upon appointment | $.18/1,000 | 100% basic free<br>50% option | Confederation Life | YES |

## LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| **OTTAWA** | | | | | | | |
| Basic<br>Staff members with no spouse or dependents 150%. Staff members with spouse and/or dependents 300%. | Compulsory | All staff | On appointment | $.226/1,000 | Employer pays 100% of first 45,000 | Confed. Life | YES |
| Optional<br>-for staff up to $150,000<br>-for spouse up to 1x employees salary | Optional | All staff | On appointment | as per age & sex categories | NIL | Confed. Life | YES |
| Optional - for each child $3,500 | Optional | All staff | On appointment | $.26/month family | NIL | Confed. Life | YES |
| Voluntary Accident | Optional | All staff & dependents | On appointment | Single - $1.05/25,000/ month family - $1.55/25,000/ month | NIL | Ameri. Home | |
| Death, dismemberment loss of sight or hearing | Optional | All staff & dependents | | | | | |
| Optional - for spouse. 1x employee's salary | Optional | All staff | on appointment | as per age and sex categories | NIL | Confed. Life | YES |
| **QUEEN'S** | | | | | | | |
| Group Life Insurance available to all full-time & part-time employees a) option of 1x,2x or 3x annual salary max. 150,000 b) After retirement - 100% of salary at age 65 and reducing by 20% per year to 10% at age 70 with a $3,000 minimum | Voluntary | All full time and part time employees | At hiring | $.30/1,000 | 57% | Canada Life | YES |
| **RYERSON** | | | | | | | |
| 2 x annual salary rounded to the next thousand, 250,000 max. amount | Compulsory | All full-time faculty and support staff | Date of appointment | $.183/1,000 | 100% | Mutual Life Assurance Co. of Canada | Fully Pooled |

## LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| RYERSON cont'd<br>All full-time faculty additional 2 x annual salary rounded to the next thousand 250,000 max.. amount | Compulsory for all faculty commencing employment after Jan. 1/75 | All full-time faculty | Date of appointment | $.209/1,000 | 70% | Mutual Life Assurance Co. of Canada | Fully Pooled |
| Support staff over Grade 18 additional 1 x or 2 x annual salary rounded to next thousand 250,000 max amount. | Voluntary | Support staff over Grade 18 | On date of appointment | $.183/1,000 | 70% | Mutual Life Assurance Co. of Canada | Fully Pooled |
| TORONTO | | | | | | | |
| Basic coverage of 1x annual salary free plus additional optional coverage of 1x annual salary or 2x annual salary, 3x annual salary (maximum insurable earnings $90,000) | Optional coverage voluntary. Basic coverage of 1x salary automatic | All full-time and part-time staff holding an appointment of 25% or more of full-time | On appointment or date application card signed whichever is the latter date. | $.24/1,000 | Basic coverage 100% Optional coverage 33.33% | Canada Life | YES |
| TRENT | | | | | | | |
| Basic life insurance equivalent to annual salary for salaried faculty and staff. For hourly paid full time staff, amount of insurance is equal to 2,000 hours x hourly rate. For part-time, 1,000 hours x hourly rate. | Compulsory<br><br>Optional | Full-time salaried and full-time hourly.<br><br>Part-time faculty and staff working at least 15 hours per week holding an appointment of at least 12 months. | Upon completion of 3 months employment for full-time hourly staff, from date of appointment for all others. | $0.266/$1,000 (less 30% for a two-year period beginning January 1, 1983) | 100% of premiums for coverage to $25,000. 25% of premiums for coverage in excess of $25,000 | Confed. Life | YES |
| WATERLOO | | | | | | | |
| Options of 1,2,3 and 4 times salary available | 1 x salary compulsory | All full-time faculty and staff | On appointment | $.38/1,000 | 100% of 1x salary<br>60% of 2 & 3 x salary<br>4x salary paid by employee | Dominion Life | YES |

## LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| **WESTERN** | | | | | | | |
| Basic - 2 x salary | Compulsory | All full-time permanent staff, faculty & union | 1st day of appointment on a full-time basis. | $.24/1,000 | 100% of first $25,000 of coverage. Employee pays full premium for amounts in excess of $25,000 | London Life | YES |
| Additional ½,1,1½,2 x salary | Optional | All full-time permanent staff, faculty & union | 1st day of appointment on a full-time basis. | Age / Cost/$1,000: Up to 39 .12; 40 - 44 .28; 45 - 49 .44; 50 - 54 .68; 55 - 59 1.08; 60 - 65 1.60 | NIL | " | " |
| $300,000 maximum total amount | | | | | | | |
| **W.L.U.** | | | | | | | |
| Optional amounts 1½ x salary 2 x salary or 3 x salary | Voluntary | All full-time faculty and staff | First of month following employment | $.187/1,000 | Univ. pays full amt. for first $25,000. Employee pays full amount beyond $25,000 | Dominion Life | YES |
| **WINDSOR** | | | | | | | |
| Faculty to age 65 2 x annual salary Max. $110,000. No age reduction to age 65 Age 65 - 67 1x annual salary. Max. $55,000 | Compulsory | Full-time faculty, admin. union. | First day of month after date of hire | $.294/1,000 inc. $.04/1,000 for A.D.&D. | 100% 100% | Great West Life | YES |
| Administration to age 65. 2 x annual salary - max. $110,000. No age reduction. Age 65 $1,500 paid-up insurance | | | First day of month after 30 days service | | 100% | | |

LIFE INSURANCE

| Amount of Life Insurance Available | Voluntary or Compulsory Participation | Who is Eligible | When Eligible | Total Premium (¢/$1,000 per month | % of Premium Paid by Employer | Carrier | Is Policy Experience Rated? |
|---|---|---|---|---|---|---|---|
| WINDSOR (cont'd)<br>Union to age 65 min. $15,000. No age reduction. Age 65 $1,500 paid-up insurance.<br><br>Local 1393, 210, 1001, and 100, 1½ x annual salary Local 1958 2 x annual salary | | | After the completion of probationary period | | 100% | | |
| YORK | | | | | | | |
| 3 x annual salary to July 1st concident or following age 65 1 x annual salary July 1st following age 65. | Compulsory | All full-time faculty & staff working more than 24 hrs. | Date of appointment | $.19/1,000 | CUPE - 75% Support Staff & CCA, IUOE - 50% Faculty, Post Docs and P/H - 100% | London Life | YES |

## SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

| Amount of Benefit | Who is Eligible | When Eligible | Total Premium | % of Premium Paid by Employer | Carrier | When Introduced |
|---|---|---|---|---|---|---|
| GUELPH | | | | | | |
| 1 x salary ($100,000 max) plus 25% of salary to surviving spouse plus 5% of salary to each of up to 3 dependent children | All employees with dependents | On appointment | 1 x salary 21¢/$1,000/mo<br>25% salary to spouse<br>$3.59 per $100 monthly benefit per month. | 66.6%<br>66.6% | Constellation Assurance | Sept. 1/1971 |
| 1 x salary plus 25% to spouse | | | 25% sal. + 5% up to 3<br>$3.13 per $100 monthly benefit per month | 66.6% | | |
| 1 x salary plus 25% to dependent children | | | 25% sal. to child<br>$2.02 per $100 monthly benefit per month. | 66.6% | | |
| MCMASTER | | | | | | |
| Spouse & Children<br>Lump sum payment of 1x,2x or 3x salary to the next higher thousand to a maximum of $100,000, $200,000 or $300,000 plus 25% of salary for spouse plus 5% of salary for each dependent child under 21 or 25 if in full-time attendance at school. | Married, permanent faculty and staff | 1st day of employment | 1.028% of salary plus 22¢ per M of lump sum cover | 1x 68.2%<br>2x 56.6%<br>3x 48.4% | Sun Life | Oct. 1/1969 |
| Children Only Survivor<br>Lump sum payment of 1x, 2x or 3x salary to the next higher thousand to a maximum of $100,000, $200,000 or $300,000 plus 25% of salary to dependent child or children under 21 or 25 if in full-time attendance at school. | Widows, Widowers or legally separated permanent faculty or staff. | as above | 1.028% of salary plus 22¢ per M of lump sum cover | 1x 68.2%<br>2x 56.6%<br>3x 48.4% | Sun Life | Oct. 1/1969 |

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## SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

| Amount of Benefit | Who is Eligible | When Eligible | Total Premium | % of Premium Paid by Employer | Carrier | When Introduced |
|---|---|---|---|---|---|---|
| TORONTO | | | | | | |
| Basic coverage of 1 x annual salary free ($90,000 max.)<br>Plus<br>Spouse & Children: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) plus 10% of annual salary for each dependent child under 21 (max. of 2 children)<br>Spouse only: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years)<br>Children only: 30% of annual salary to orphans until youngest child reaches age 21 or for the 10 year guaranteed period, whichever is longest period. (maximum insurable earnings $65,000), or<br>Basic coverage of 1x annual salary optional insurance plus S.I.B. as described above.<br>NOTE: Escalation provision added to protect survivors from inflation of 7% or across-the-board economic increase (annually) whichever is the lessor. | All full-time and part-time staff holding an appointment of 25% or more of full-time with eligible dependants | On appointment or date application card signed, whichever is the later date. | $.24 per $1,000 of commuted value of insurance | Basic coverage 100%<br>Survivor Income Benefit 33.33% | Canada Life | May 1/1976 |

## SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

| Amount of Benefit | Who is Eligible | When Eligible | Total Premium | % of Premium Paid by Employer | Carrier | When Introduced |
|---|---|---|---|---|---|---|
| **TRENT** | | | | | | |
| Spouse's Option<br>25% of basic life insurance coverage per year paid in monthly instalments as long as a spouse lives and remains unmarried. | Compulsory for full-time salaried & full-time hourly. Optional for part-time working at least 15 hours per week holding an appointment of at least 12 months.<br><br>Insurance in effect to actual retirement. | on appointment or anytime subject to medical certification | $0.266/$1,000 per month of commuted value of insurance (less 30% for a two year period beginning January 1, 1983) | 100% of premiums for coverage based on commuted value* to $25,000; 25% of premiums for coverage based on communited value* for excess of $25,000 | Confed. Life | July 1, 1969 |
| Children's Option<br>15% of basic life insurance per year paid in monthly instalments until youngest unmarried dependent child is 23 or 25 if a student. If no spouse's, option is elected, benefit is 25% of basic life insurance. | | | | | | |

## DEPENDENT LIFE INSURANCE

| | | | | | | |
|---|---|---|---|---|---|---|
| **WESTERN** | | | | | | |
| Spouse - $20,000. Each dependent child - $5,000 | Voluntary participation, all full-time staff, faculty & union | On appointment or any time subject to medical certification | $2.50 per month | NIL | London Life | Oct. 1/1982 |

## DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| **BROCK** | | | | | | | | |
| Benefits equivalent to Delta "AA" Plan | Full-time faculty and staff | Upon appointment | Compulsory | NIL | $11.77 | Blue Cross | YES | '82 |
| | | | | NIL<br>NOTE: Premiums are approximations - on "cost-plus" basis | $32.96 | | | |
| **CARLETON** | | | | | | | | |
| Equivalent Blue Cross #9, except oral hyugiene instruction expenses not covered. | All full time and all union support staff excluding Academic Union | Date of appointment | Compulsory | All Others<br>S $ 9.85<br>F $30.03 | | Grest West Life | YES | '83 |
| | | | | C.G.A.<br>S $ 7.70<br>F $23.46 | | | | '78 |
| As above plus crowns and bridges | Academic Union | Date of appointment | Compulsory | Academic Union<br>S $12.42<br>F $35.55 | | | | '82 |
| | | | | G.A.I.U.<br>S $ 4.92<br>F $15.01 | $ 4.93<br>$15.02 | | | '83 |
| **GUELPH** | | | | | | | | |
| Full maintenance program plus periodontics and endodontics | 1. All full-time regular employees. | Immediate | Compulsory | S $ 2.37<br>F $ 7.86 | S $ 4.72<br>F $15.73 | Mutual Life Assurance Co. | YES | '75 |
| | 2. all temporary and trust-fund employees hired for more than one year. | | Voluntary at time of interview | same | | | | |
| **LAKEHEAD** - No dental insurance | | | | | | | | |

## DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| **LAURENTIAN** | | | | | | | | |
| Oral examination, Prophylaxis - once every 6 months. Bite-wing x-rays, Extractions and simple alveolectomy. Surgical extraction of impacted teeth. Surgical removal of tumors, cysts, neoplasms. Amalgam, silicate, scrylic and composite fillings. General Anaesthetic required in relation to dental surgery. | full-time employees | 1st day of month coincident with or next following date of employment | Voluntary | S $ 4.57<br>F $15.45 | S $ 4.57<br>F $15.45 | Confed. Life | YES | '82 |
| **MCMASTER** | | | | | | | | |
| Roughly equivalent to Blue Cross #9 Plan | Faculty & staff who work on a half-time or better basis. If contractually limited must be of more than one year | First day of employment | Compulsory unless covered by spouse | NIL | S $ 8.30<br>F $19.69 | Sun Life of Canada | YES | '81 |
| **OISE** | | | | | | | | |
| Faculty and Academic support. Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and an 80% co-insurance factor with open space limitations (max. of $1300/calendar year). Also includes Orthodontia with a 50% coinsurance factor, $500 lifetime limit. | All full & part-time with over 25% appointment | Upon appointment | Compulsory | NIL | S $13.39<br>F $40.24 | Confedera-tion Life | YES | Annual |
| Professional - Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and an 80% coinsurance factor (max. of $1300 per calendar year). Also includes Orthodontia with a 50% coinsurance factor, $1500 lifetime limit. | All full & part-time with over 25% appointment | Upon appointment | Compulsory | NIL | S $14.43<br>F $45.94 | Confedera-tion Life | YES | Annual |

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## DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| O.I.S.E (Cont'd)<br>General Support - Basic dental work every 6 mos. (inc. surgical & non-surgical periodontal work). Also includes crowns and bridges & dentures with a nil deductible and no co-insurance (max of $1300/calendar year). Also includes Orthodontia with a 50% coinsurance factor, $1500 lifetime limit. | All full & part-time with over 25% appointment | Upon appointment | Compulsory | NIL | S $19.01<br>F $47.76 | Confederation Life | YES | Annual |
| OTTAWA - No Dental Insurance | | | | | | | | |
| QUEEN'S - No Dental Insurance | | | | | | | | |
| RYERSON | | | | | | | | |
| 100% Basic Care, 50% Major Care and orthodontic treatment | All full-time employees after 1/9/74 | On date of appointment | Compulsory | NIL | S $15.78<br>F $39.93 | The Mutual Life Assurance Company | YES | '83 |
| Blue Cross Dental Plan #7<br>Basic Preventative Dental Care | Full-Sessional Instructors | " | " | 2/12 Annual Premium | 10/12 Annual Premium | Blue Cross | YES | '80 |
| TORONTO | | | | | | | | |
| Blue Cross Dental Plan #9. Modification of dependents coverage to include unmarried children between 21-25 who are in full-time attendance at an institution of learning. | All full-time and part-time appointed staff | 1st day of month following date of appointment | Compulsory for all full-time staff and voluntary for part-time staff on initial enrollment | S $ 2.57<br>F $ 5.76 | S $10.30<br>F $23.05 | Blue Cross | YES | '81 |
| TRENT | | | | | | | | |
| Blue Cross Dental Plan #7. Basic Preventive dental care. | Full-time faculty & staff & part-time faculty & staff who work at least 15 hrs. per week and have an appointment of at least 12 months. | 1st day of month following date of appt. and/or application. 3 months waiting period for eligible hourly-paid staff. | Voluntary | NIL<br><br>Staff<br>S $ 4.67<br>F $10.06 | Faculty<br>S $ 4.44<br>F $9.42<br><br>Staff<br>S $ 4.67<br>F $10.07 | Blue Cross<br><br>Blue Cross | YES<br><br>YES | '69<br><br>'82 |

## DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| **WATERLOO** | | | | | | | | |
| 80% of basic dental expenses, 50% of major dental expenses. | all full-time faculty and staff | after 1st day of employment | Compulsory | NIL | S $ 9.46<br>F $28.38 | Dominion Life Assurance Company | YES | '81 |
| **WESTERN** | | | | | | | | |
| 100% of basic dental expenses, 80% of major dental expenses | Regular full-time faculty | 1st day of employment | Compulsory | NIL | S $14.80<br>F 39.47 | Mutual Life Assurance Company | YES | '83 |
| | Regular full-time admin. staff | " | Compulsory unless covered by spouse | NIL | S $11.90<br>F $31.75 | | YES | '83 |
| | C.U.P.E. - Phys. Plant. | " | " | NIL | S $11.90<br>F $31.75 | | YES | '83 |
| | C.U.P.E. - Food Services | " | " | S $ 2.98<br>F $ 7.94 | S $ 8.92<br>F $23.81 | | YES | '83 |
| | C.G.A. | " | " | S $ 7.98<br>F $20.89 | S $ 7.98<br>F $20.89 | | YES | '83 |
| **WLU** | | | | | | | | |
| Equivalent to Blue Cross #9 | All full-time faculty and staff | 1st of month following date of employment | Voluntary | S $ 2.31<br>F $ 7.13 | S $ 6.91<br>F $21.40 | Allstate | YES | '79 |
| **WINDSOR** | | | | | | | | |
| Green Shield, 100 plus 4 | CUPE 1001 CUDE 100 | After Probation Period | Compulsory unless other coverage by spouse | NIL | S $11.16<br>F $25.10 | Green Shield | YES | '82 |
| Green Shield, 100 plus 4 | Admin. Executives | "<br>" | "<br>" | NIL<br>NIL | S $16.12<br>F $36.10 | Green Shield | YES | '82 |

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DENTAL INSURANCE

| Plan Coverage | Who is Eligible | When Eligible | Voluntary or Compulsory Participation | Monthly Employee Premium | Monthly Employer Premium | Carrier | Is Policy Experience Rated? | ODA Schedule |
|---|---|---|---|---|---|---|---|---|
| YORK | | | | | | | | |
| Equivalent Blue Cross #7 with riders 1,2,3 & 4 100% basic 50% major including ortho caps & bridgework - max $1110 per year. | Faculty, Professional & Managerial | Date of appointment | Compulsory, unless covered elsewhere | S NIL<br>F NIL | Faculty<br>S $17.99<br>F $54.71<br>PTM<br>S $15.64<br>F $47.58 | Lon Life Financial Services | NO ASO Plan Self Insured | '82 |
| Similar to Blue Cross #7 100% Basic - max $1000 per calendar year. | Support Staff, IUOE, CGA, CUPE | Date of appointment | same as above | Staff<br>S NIL<br>F NIL<br>IUOE<br>S NIL<br>F NIL<br>CGA<br>S NIL<br>F NIL<br>CUPE<br>S $ 1.42<br>F $ 4.15 | <br>S $11.34<br>F $30.24<br><br>S $12.83<br>F $34.24<br><br>S $10.88<br>F $28.93<br><br>S $ 9.52<br>F $27.75 | | NO ASO Plan self insured | '82<br><br>'81<br><br>'80<br><br>'82 |

## POST-RETIREMENT BENEFITS

| Life Insurance Coverage | Cost to Retirees | Major Medical | Monthly Employee Premium | Monthly Employer Premium | Other Benefits |
|---|---|---|---|---|---|
| **BROCK** | | | | | |
| Paid-up<br>10 yrs. service $1,000<br>10-15 " " 2,000<br>15-20 " " 3,000<br>20-25 " " 4,000<br>25 " " 5,000<br>- policy is purchased at retirement with volume related to yrs. of service.<br>- applies to non-unionized full-time faculty and staff | NIL | n/a | | | n/a |
| **CARLETON** | | | | | |
| NIL | - | Yes*<br><br>*Provided on Retirement Staff member<br>(i) if age 55 or over<br>(ii) has 5 cr more years service<br>(iii) is a member of the Plan | Nil | S $ 2.15<br>F $ 7.49 | Dental Plan<br>Faculty Union only coverage continues. University pays 100% of premiums<br>S $12.42<br>F $35.55<br><br>Athletic Facilities<br>Free Use |
| **GUELPH** | | | | | |
| CUPE $1,000 paid up policy<br>All others - NIL | NIL<br>N/A | Can continue on optional basis paying full premiums | S $10.48<br>F $25.76 | - | Dental - can continue on optional basis paying full premium<br>S $ 7.09<br>F $23.59 |
| **LAKEHEAD** - No post-retirement benefits | | | | | |
| **LAURENTIAN** - No post-reitrement benefits | | | | | |
| **MCMASTER** | | | | | |
| $5,000 paid up policy | NIL | YES | NIL | S $ 3.65<br>F $10.40 | Free Parking. Free use of athletic facilities. Discount at Bookstore.<br>Free Dental Plan<br>S $ 8.30<br>F $19.69 |

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## POST-RETIREMENT BENEFITS

| Life Insurance Coverage | Cost to Retirees | Major Medical | Monthly Employee Premium | Monthly Employer Premium | Other Benefits |
|---|---|---|---|---|---|
| **OISE** | | | | | |
| NIL - unless employment is continued. At which time maximum becomes $25,000 | NIL | Yes - reduced coverage, 80% of eligible charges covered after deductible of $25 | Faculty<br>S $ 3.26<br>F $ 9.08<br>Professional & General Support Staff<br>S $ 7.88<br>F $19.76<br>Research Officer<br>S $ 6.23<br>F $15.91 | NIL | n/a |
| **OTTAWA** | | | | | |
| 1. Retired staff members insured before May 1, 1971; 50% of annual earnings<br>2. Retired staff members insured after May 1, 1971; 2½% for each year of service (max. 20) minimum benefit $2,000<br>3. Retired staff members insured after July 1, 1976;<br>- less than 10 years service $2,000<br>- 10 or more years' service: 10% of final salary with minimum of 2,000 and max. of 5,000 coverage. | NIL | | | | Semi-Private accommodation Plan (Optional)<br>S $ 1.00<br>F $ 1.90<br>Private Room Coverage (Optional)<br>S $ 1.38<br>F $ 3.02 |
| **QUEEN'S** | | | | | |
| 100% of final salary at 65 reducing by 20% per year to 10% at 70 with a $3,000 minimum. | NIL | YES | S $ .60<br>F $ 2.70 | S $ 1.40<br>F $ 6.30 | Semi-private hospital coverage<br>S $ 1.70<br>F $ 4.50 |
| **RYERSON** - No Post Retirement Benefits | | | | | |
| **TORONTO** | | | | | |
| n/a | n/a | Blue Cross extended health care | S $ 4.70<br>F $13.88 | S $ 4.70<br>F $13.88 | Blue Cross semi-private employee/er premium<br>S $ 3.78 $ 3.78<br>F $ 7.56 $ 7.56<br>Blue Cross Dental Plan #9 employee premium<br>S $ 3.54<br>F $ 8.04<br>employer premium<br>S $ 3.54<br>F $ 8.04 |

## POST-RETIREMENT BENEFITS

| Life Insurance Coverage | Cost to Retirees | Major Medical | Monthly Employee Premium | Monthly Employer Premium | Other Benefits |
|---|---|---|---|---|---|
| TRENT - No post-retirement benefits | | | | | |
| WATERLOO | | | | | |
| An amount equal to the lessor of: 25% of the amount for which employee was insured immediately prior to retirement or, 37½ of employees final salary but not less than $2,000 | NONE | Sickness and accident | NONE | S $ 4.04<br>F $13.03 | |
| WESTERN | | | | | |
| Paid-up policy equal to 50% of amount of basic insurance in effect at time of retirement, with the maximum policy being $15,000 | NIL | YES | NONE | S $ 5.73<br>F $11.46 | |
| WLU - No Post-Retirement Benefits | | | | | |
| WINDSOR | | | | | |
| $1,500 paid-up insurance for staff at age 65 | NIL | - | - | Single Premium about $800.00 | Green Shield Prescription Plan - Employee premium - NIL Employer premium S $11.39 F $22.78 |
| YORK - No post-retirement benefits | | | | | |

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## VACATION ENTITLEMENT

### BROCK

**Sec/Cler/Tech**

1st cal yr - 1 day/mo. max 10 days
2nd full calendar yr - 2 weeks
3rd full calendar yr - 3 weeks
10th full calendar yr - 4 weeks
20th full calendar yr - 5 weeks

**Mtce/Housekeeping**

Up to 3 yrs - 2 weeks
after 3 yrs - 3 weeks
after 10 yrs - 4 weeks
after 19 yrs - 5 weeks
after 30 yrs - 6 weeks

**Adm/Professional**

1st and 2nd full calendar yr - 3 weeks
3rd calendar yr and beyond - 4 weeks
20th calendar year and beyond - 5 weeks

**Faculty and Librarians**

4 wks upon appointment (pro-rated in 1st year)
5 wks in 20th calendar yr. (Librarians only)

### CARLETON

**Non-Union Support Staff**

| | |
|---|---|
| 1 - 5 years | - 15 da/yr |
| 6 years | - 16 da/yr |
| 7 years | - 17 da/yr |
| 8 years | - 18 da/yr |
| 9 years | - 19 da/yr |
| 10 yrs & up | - 20 da/yr |
| 15 or more | - 22 da/yr |
| 18 or more | - 25 da/yr |

**Managerial/Prof. Staff**

22 day/yr from date of appointment
25 day/yr after 15 years.
Note: On an employee's (excluding Faculty) 25th anniversary date, he shall be granted an additional 10 working days with pay leave that year only.

**Faculty**

One month

**Non-Academic Unions**

Varies between agreements - similar to non-union support staff

### GUELPH

**Faculty:** - 1 month

**Professional Staff**

- Hired prior to 79.01.01 - 1 month
- Hired after 79.01.01
  - 1st 3 years - 3 weeks (15 days)
  - 4 - 15 years - 22 days
  - 16 years - 25 days

**Supervisory**

| | |
|---|---|
| 1 - 3 years | - 15 days |
| 4 years | - 22 days |
| 16 years | - 25 days |

**C.U.P.E.**

1 year - 10 days
2 years - 15 days
7 years - 16 days
8 years - 18 days
10 years - 20 days
12 years - 21 days
14 years - 22 days
16 years - 23 days
18 years - 24 days
20 years - 25 days

**Support Staff & Non CUPE Bargaining Groups**

1 year - 10 days
2 years - 15 days
5 years - 16 days
7 years - 17 days
8 years - 18 days
9 years - 19 days
10 years - 20 days
15 years - 22 days
20 years - 25 days

## VACATION ENTITLEMENT

### LAKEHEAD

| Non-Union Support Staff | Office Union | Mtce/Housekeeping | Faculty and Senior Admin. |
|---|---|---|---|
| Up to 8 years - 3 weeks<br>Over 8 years - 4 weeks | Up to 3 years - 2 weeks<br>3 to 8 years - 3 weeks<br>Over 8 years - 4 weeks | Up to 4 years - 2 weeks<br>4 to 8 years - 3 weeks<br>Over 8 years - 4 weeks | 4 weeks |

### LAURENTIAN

| Faculty | Administration | Support Staff/C.U.P.E. | I.U.O.E./Canadian Guards Association |
|---|---|---|---|
| 1 month | - 3 weeks after 1 year 6th to 8th Level of Hickling Johnston Salary Scale.<br>4 weeks after 5 years.<br><br>- 4 weeks after 1 year from 9th Level of Hickling Johnston Salary Scale. After 10 years of continuous service, 1 extra day and 1 additional day every year of continuous service thereafter. Maximum vacation allowance 7 weeks. | 1 - 4 years - 15 days per year<br>5 years - 16 days per year<br>6 years - 17 days per year<br>7 years - 18 days per year<br>8 years - 19 days per year<br>9 years - 20 days per year (Support Staff only)<br>10 years - 20 days per year<br>11 years - 21 days per year<br>12 years - 22 days per year<br>13 years - 23 days per year<br>14 years - 24 days per year<br>15 years - 25 days per year<br>16-17 years - 26 days per year<br>18-19 years - 27 days per year<br>20-21 years - 28 days per year<br>22-23 years - 29 days per year<br>24-25 years - 30 days per year<br>26 or more - 31 days per year | 1 - 9 years - 3 weeks at 6% of total earnings<br>10 - 14 years - 4 weeks at 8% of total earnings<br>15 years - 5 weeks at 10% of total earnings |

### MCMASTER

| Vacation Group | Category | Salary Level |
|---|---|---|
| A | Clerical/Secretarial | 1 - 6 |
| | Technicians, Professional/Management Nurses and Related Positions, Reactor Operators and Lead Hands, Instructional Assistants, Equivalent Positions. | 7 - 11 |
| B | Professional/Management, Equivalent Positions | 12 & higher |
| C | Librarians | |

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## VACATION ENTITLEMENT

**MCMASTER (cont'd)**

Vacation Eneitlement - (based on service at June 30th)

| | Group A 1.25 | Group B 1.67 | Group C 1.83 |
|---|---|---|---|
| Less than one year (express in working days per completed months of service) | | | |
| 1 but less than 4 years service | 15 | 20 | 22 |
| 4 but less than 20 years service | 20 | 20 | 22 |
| 20 or more completed years | 25 | 25 | 25 |

**OISE**

| Professional and Academic Support (Full-time) | General Support | Faculty | Project Directors |
|---|---|---|---|
| Less than 10 months - 2 days for each full mth.<br>10 months, but less than 3 years - 1 month (22 days)<br>3 years and over - 5 weeks | - fulltime less than 6 months - 1 day for each full month.<br>6 months, but less than 18 months - 2 weeks<br>18 months, but less than 3 years - 15 days<br>3 years, but less than 4 years - 22 days<br>4 years but less than 5 years - 23 days<br>5 years but less than 6 years - 24 days<br>6 years and over - 25 days | one month annually | five weeks annually |

**OTTAWA**

| Senior Management Positions | Middle Management Positions | Technical/Clerical/Secretary | Faculty |
|---|---|---|---|
| A) 1 mo. (22 days) after 12 mos. | A) 3 wks (15 days) after 12 mos. | A) 3 wks (15 days) after 12 mos. | 1 month |
| B 23 " " 21 years | B) 4 wks (20 days) after 3 years | B) 16 days after 6 years | |
| 24 " " 22 years | C) 21 days after 21 years | 17 " " 7 years | |
| 25 " " 23 years | 22 " " 22 years | 18 " " 8 years | |
| 26 " " 24 years | 23 " " 23 years | 19 " " 9 years | |
| 27 " " 25 years | 24 " " 24 years | 20 " " 10 years | |
| 28 " " 26 years | 25 " " 25 years | 21 " " 11 years | |
| 29 " " 27 years | 26 " " 26 years | 22 " " 22 years | |
| 30 " " 28 years | 27 " " 27 years | 23 " " 23 years | |
| 31 " " 29 years | 28 " " 28 years | 24 " " 24 years | |
| 32 " " 30 years | 29 " " 29 years | 25 " " 25 years | |
| | 30 " " 30 years | 26 " " 26 years | |
| | | 27 " " 27 years | |
| | | 28 " " 28 years | |
| | | 29 " " 29 years | |
| | | 30 " " 30 years | |

## VACATION ENTITLEMENT

### QUEEN'S

Up to 1 year - 1 da/mo max. 10 da/yr
After 1 year - 15 da in that calendar year
After 5 years - 1 additional day for each additional year of service
After 10 years - 20 da
After 13-14 years - 21 days
" 15-16 " - 22 days
" 17-18 " - 23 days
" 19-20 " - 24 days
" 21-22 " - 25 days

### RYERSON

1st year - Support Staff to Grade 18 - 1 da/mo. maximum 12 days
2nd year - 15 days
10 full years - 20 days (Seniors Administrators above Grade 18) - 20 days
Acad. Administrators - 20 days
Faculty - No less than 2 consecutive months and not more than 3 consecutive months in any 12 month period (including course preparation)

### TORONTO

#### Administrative Staff

After 1 year of service - 10 days
After 2 years of service - 15 days
After 6 years to 7 years of service - 16 days
" 7 " " 8 " " " - 17 days
" 8 " " 9 " " " - 18 days
" 9 " " 10 " " " - 19 days
" 10 " " 12 " " " - 20 days
" 13 " " 15 " " " - 21 days
" 16 " " 18 " " " - 22 days
" 19 " " 21 " " " - 23 days
" 22 " " 24 " " " - 24 days
" 25 years of service - 25 days

#### Faculty

One month after one year of service

#### Senior Administrative Staff

After 1 year of service - 20 days
After 10 years through 24 years - 1 additional day every 3 years
(as indicated under administrative staff)
After 25 years - 25 days

#### Librarians

After 1 year to 11 years of service - 21 days
" 12 years to 13 years of service - 22 days
" 14 " " 15 " " " - 23 days
" 16 " " 17 " " " - 24 days
" 18 years of service - 25 days

### TRENT

#### Full-time and Part-time Staff

Up to 1 year - 1 da/mo. max 10 da.
1 - 2 years - 10 da
3 - 8 years - 15 da
9 years or more - 20 da
16 years or more - 25 da

#### Faculty & Librarians

20 working days

## VACATION ENTITLEMENT

### WATERLOO

**Sec/Cler/Jr Service & Tech/ Union & Non-Union Hourly**

2 weeks after 1 year
3 weeks after 4 years
4 weeks after 10 years
5 weeks after 18 years

**Intermed. Service & Tech/Security Patrolmen**

3 weeks after 1 year
4 weeks after 10 years
5 weeks after 18 years

**Professional/Managers/ Sr. Service & Tech.**

4 weeks after 1 year
5 weeks after 18 years

### WESTERN

**Administrative Staff**

Up to 2 years - 3 weeks
After 2 years - 4 weeks
After 24 years - 5 weeks

**Faculty**

1 month

**CUPE - Thompson Arena & Food Services (eff. May 1/81 - Sept 1/82)**

up to 8 years - 15 days
9 to 20 years - 20 days
21 years or more - 25 days

**Cdn Guards Assoc. (Eff. Jan 1/82)**

Up to 8 years - 15 days
9 to 20 years - 20 days
21 years or more - 25 days

**CUPE - Physical Plant (Eff. May 1/81**

Up to 8 years - 15 days
9 to 19 years - 20 days
20 years or more - 25 days

### WLU

**Support Staff**

2 weeks after 1 year
3 weeks after 3 years
4 weeks after 10 years
5 weeks after 20 years

**Maintenance Staff Union**

2 weeks after 1 year
3 weeks after 4 years
4 weeks after 10 years
5 weeks after 20 years

**Management Professional's and Faculty**

1 mo. after 1 year

### WINDSOR

**Admin. & Union**

6 mo - Under 1 yr - 5 days
1 - 3 years - 2 weeks
4 - 11 years - 3 weeks
12- 19 years - 4 weeks
20 years or more - 5 weeks

**Faculty**

4 weeks

### YORK

**Salaried and Support Staff**

2 weeks after 1 year
3 weeks after 2 years
4 weeks after 8 years

**Faculty**

4 weeks immediately

**Professional & Management**

3 weeks after 1 year
4 weeks after 3rd year.

## SABBATICAL LEAVE POLICIES

| Eligibility Requirements | Application Requirements | University Contribution to Normal Salary | Other | Maximum Direct Remuneration to Faculty Member | Sabbatical Leave Grant Reported For Income Tax |
|---|---|---|---|---|---|
| **BROCK** | | | | | |
| 12 months leave after 6 years service or 6 months after 3 years. Tenure not required. | apply to Dept. Chm. outlining research program. File report with Dean upon return. | 75% for 12 mths; 90% for 6 mths; Max. 100% from all sources. In lieu of 12 months after 6 years at 75% of salary, a 6 month sabbatical can be taken at 95% of salary. | sabb. leave is a privilege not a right. Not obligated to return. | 100% of salary | YES |
| **CARLETON** | | | | | |
| 12 months leave after 5 years service or 6 months after 3 years to tenured faculty | apply to Dept. Chm. and Dean outlining purpose of leave. File report with Dean upon return. | 80% for 12 mths; 60% for 6 mths after 3 yrs. | sabb. leave is a right not a privilege. Obligated to return. | 150% of salary | YES |
| **GUELPH** | | | | | |
| up to 12 mths leave after 6 years service. Tenure is required. | apply to Dept. Chm. giving tentative program | 75-100% depending on length of leave. Max. 100% from all sources. | sabb. leave a privilege not a right. Obligated to return. | 100% of salary for paid leave up to 7 mths. reducing to 75% of salary up to 12 mths paid leave. | YES |
| **LAKEHEAD** | | | | | |
| 12 mths. leave after 6 yrs. service. Tenure is required. | apply to Dean outlining purpose of leave. File report upon return. | 75% | sabb. leave a privilege not a right. Obligated to return. | 75% of salary | YES |
| **LAURENTIAN** | | | | | |
| 6 or 12 mths after 6 yrs. service. | apply to Dept. Chm. and Dean outlining study project. File report on return. | 80-100% for 12 mths (depending on yrs service): 100% for 6 mths. | sabb. leave conditional | 100% of salary | YES |
| **MCMASTER** | | | | | |
| 6 or 12 months leave after 6 yrs service. Tenure not required. | apply to Dean outlining purpose of leave. File report with Dean upon return. | 75% for 12 mths, 100% for 6 mths. | sabb. leave a privilege not a right. Obligated to return. | 115% of salary from all sources. | YES |
| 6 months leave after 3 years (must be tenured, full-time) | Must be approved by Dean, Dean Grad Studies & VP Academic | 75% for 6 months | All leaves now termed research leaves | | YES |

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## SABBATICAL LEAVE POLICIES

| Eligibility Requirements | Application Requirements | University Contribution to Normal Salary | Other | Maximum Direct Remuneration to Faculty Member | Sabbatical Leave Grant Reported For Income Tax |
|---|---|---|---|---|---|
| **OISE** | | | | | |
| 6 mths leave after 4½ yrs service or 1 year after 9 yrs service (ie. the equivalent of 1 year for each 9 years of service) for full-time Assistant, Associate or Full Professor. | Apply to Dept. Chm. outlining proposal for leave. File report with Director within 30 days of return. | 100% | Obligated to return | 100% | YES |
| **OTTAWA** | | | | | |
| 6 mths leave after 3 years, or 12 mths leave after 6 yrs service. Tenure is required. | apply to Teaching Personnel Cttee. outlining research program. File report with Dean upon return. | 75% for 12 mth (could go to. 90% for deferred leaves); 100% for 6 mths | sabb. leave a privilege not a right. Obligated to return. | 100% subject to approval of his/her dean. | YES |
| **QUEEN'S** | | | | | |
| 6 or 12 mth leave after 6 yrs service. Tenure not required. | apply to Dept. Chm. outlining nature of scholarly activity. File report upon return. | 75% Max. 100% from all sources | sabb. leave a privilege not a right. Obligated to return. | | |
| **RYERSON** | | | | | |
| 12 mth leave or less, following 6 yrs service. | apply to Dept. Chm. 8 mths prior to leave. | 60-90% for up to 12 mths. Max. 100% from all sources. If greater remuneration is received entitlement from institute will be reduced by 1/2 the excess. | expected to return to active employment at end of leave. Renewal of leave may be granted by mutual agreement. | 100% of salary | YES |
| **TORONTO** | | | | | |
| 6 or 12 mths leave after 6 yrs service. Tenure not required | outline study program with application. File report upon return | 80% for 12 mths; 100% for 6 mths; Max. 100% from all sources. | sabb. leave a privilege not a right. Obligated to return. | 100% of salary | YES |

## SABBATICAL LEAVE POLICIES

| Eligibility Requirements | Application Requirements | University Contribution to Normal Salary | Other | Maximum Direct Remuneration to Faculty Member | Sabbatical Leave Grant Reported For Income Tax |
|---|---|---|---|---|---|
| **TRENT** | | | | | |
| 12 mths leave after 6 yrs of service* or 6 mths after 3 yrs. service<br>* includes academic leaves | apply to department 2 years in advance outlining plans and projects. Department submits 3 year sabbatical plan to the Dean and committee on Academic Personnel by 15 Nov. of each year. File report on return. | 60-100% (depending on length of service* for 6 mths or 12 mths leave<br>* includes academic leaves. | length of leave and salary level determined by "Earned Years of Service" | 100% of salary | YES |
| **WATERLOO** | | | | | |
| 6 or 12 mths leave after 6 yrs service. Tenure not required. | apply to Dept. Chm. outlining research program | 66 2/3% for 12 mths leaves after 6 yrs; 100% for 6 mth and 12 mths leaves after 6 years. | sabb. leave a privilege not a right. Obligated to return. | 100% of salary | YES |
| **WESTERN** | | | | | |
| 6 or 12 mth leave after 6 yrs. service. Tenure not required. | apply to Dept. Chm. outlining study program | 75% for 12 mths; 100% for 6 mths. Max. 100% from all sources. | sabb. leave a privilege not a right. Not obligated to return. | 100% of salary | YES |
| **WLU** | | | | | |
| 6 or 12 mths leave after 6 yrs service. Tenure is required. | apply to Dept. Chm. outlining research program. File report with Chm. and Dean upon return. | 75% for 12 mths; 100% for 6 mths; Max. 100% from all sources | sabb. leave a privilege not a right. Not obligated to return. | 100% of salary | YES - if meets qualifications of Research Committee |
| **WINDSOR** | | | | | |
| 12 mth leave after 6 yrs. service. Tenure is required. | outline intended activities with application. File report upon return. | 60-100% for 12 mths (depending on yrs service). Max. 100% from all sources. | sabb. leave a privilege not a right. Obligated to return. | | |
| **YORK** | | | | | |
| 6 or 12 mths leave after 6 yrs service. Tenure is required. | apply to Dept. Head and Dean outlining study program. File report upon return. | 75% for 12 mths; 100% for 6 mths; Max. 100% from all sources. | sabb. leave a right not a privilege. Obligated to return. | 100% of salary | YES |

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## HOUSING LOAN (MORTGAGE) POLICIES

| Eligibility | Location Requirements | Maximum Amount | Interest Rate and Term | Other Conditions | Restricted To Principal Residence | First Purchase Within Area |
|---|---|---|---|---|---|---|
| **BROCK** | | | | | | |
| housing loans not available | | | | | | |
| **CARLETON** | | | | | | |
| all full-time staff | no restriction | $20,000 | PLR + ½% over 10 yrs. PLR + 1¼% over 20 yrs. | borrower gives 2nd mortgage to university to secure loan | YES | NO |
| **GUELPH** | | | | | | |
| full time tenured faculty & staff first home 10% equity | Within the City of Guelph or vicinity | lessor of $20,000 and annual salary | PLR + 3/4% over 15 years | | YES | YES |
| **LAKEHEAD** | | | | | | |
| full-time faculty and senior support staff; principal residence 10% equity | within 20 miles of the City Limit of Thunder Bay | $12,500 | PLR + ½% over max. of 10 years. | borrower gives mortgage to university to secure loan | YES | one loan can be used during the time of employment |
| **LAURENTIAN** | | | | | | |
| full-time members of faculty, technicians & admin. officers, principal residence equity 50% of second mortgage and at least 10% of assessed value. | | $10,000 | PLR over 5 yrs. PLR + ½% over 10 yrs. Min. repayment rate - $100/mth | borrower gives 2nd mortgage to university to secure loan | YES | NO |
| **MCMASTER** | | | | | | |
| Tenure stream faculty and full time support staff, principal residence, 10% equity. | within daily commuting distance of campus | $30,000 | PLR + 3/4% up to 15 yrs. PLR + 1% for excess over 15 years (Weekly floating rate) | borrower gives mortgage to University. | YES | NO |
| **OISE** | | | | | | |
| All regular full-time faculty and support staff. 10% equity | No restrictions | $20,000 | PLR + 1% over 10 yrs. | Borrower gives Mortgage to Institute to secure loans | YES | NO |

## HOUSING LOAN (MORTGAGE) POLICIES

| Eligibility | Location Requirements | Maximum Amount | Interest Rate and Term | Other Conditions | Restricted To Principal Residence | First Purchase Within Area |
|---|---|---|---|---|---|---|
| **OTTAWA** | | | | | | |
| full time faculty and support staff, principal res., 10% equity: 1st mortgage and equity to equal 70% | within Ottawa/Hull region | $15,000 | PLR + ½% over 15 yrs. | borrower gives 2nd mtge to University to secure loan. 1st and 2nd mtge payments must not exceed 30% of salary | YES | YES |
| **QUEEN'S** | | | | | | |
| All staff principal res. 10% equity; 1st mortgage and equity to equal 70% | within the Kingston area | lesser or annual salary, 30% of property price, and $20,000 | PLR + ½% over max. 10 years. | borrower gives 2nd mtge to university to secure loan. Carrying charges not to exceed 30% of salary | | |
| **RYERSON** | | | | | | |
| 20% equity | within reasonable commuting distance | $10,000 | PLR + 3/4% | N/A | YES | NO |
| **TORONTO** | | | | | | |
| Programs I & II<br>-full-time faculty and support staff<br>- first home<br>- 10% Personal Equity<br>- Principal Residence | Within daily commuting distance of St. George, Scarborough and Erindale campuses. | lesser of twice annual salary or $40,000 | PLR + 3/4% for 15 years. PLR + 1% for 20 years - open | borrower gives 2nd mtge to University to secure loan. Annual mtge payments & taxes not to exceed 30% of gross income | | |
| Program III<br>- subsequent purchases<br>- refinancing | | 1st mtge - the lesser of 75% of purchase price or a max. of $75,000<br>2nd mtge - twice annual salary or a maximum of $40,000<br>Total 1st and 2nd - $115,000 | -prevailing int. rate on mtge - 1,3 or 5 year terms. 10% prepayment annually<br>- same interest rate as first mtge - open<br>- life ins. for $35,000 | 1st mtge to Kinross Mtge. Corp.<br>2nd mtge - borrower gives 2nd mortgage to University to secure loan. Annual mortgage payments & taxes not to exceed 30% of gross income. | | |

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## HOUSING LOAN (MORTGAGE) POLICIES

| Eligibility | Location Requirements | Maximum Amount | Interest Rate and Term | Other Conditions | Restricted To Principal Residence | First Purchase Within Area |
|---|---|---|---|---|---|---|
| **TRENT** | | | | | | |
| regular appointee | within the Peterborough area. | $10,000 | prevailing interest rate | | YES | NO |
| **WATERLOO** | | | | | | |
| full time faculty and staff; principal res. first home 10% equity | within Cities of Waterloo or Kitchener neighbouring communities, or respective environments | lesser of annual salary and $20,000 | PLR + 3/4% over 15 yrs. PLR + 1% for terms exceeding 15 yrs. | borrower gives 2nd mtge to university to secure loan. Total of all guaranteed loans not to exceed $1.5 million | YES | YES |
| **WESTERN** | | | | | | |
| full time faculty and staff, principal res. 10% equity | within 30 miles of university | lesser of $30,000 or applicants gross annual salary. | PLR + ½% under 10 yrs; PLR + 1% for 10-20 years. | must be secondary financing. mortgage given to University to secure loan. Can be used for refinancing. | YES | NO |
| **WILFRID LAURIER** | | | | | | |
| full time faculty, first home, 10% equity | within Cities of Waterloo or Kitchener, neighbouring communities, or respective environments | $20,000 | PLR + 3/4% over 10 years. | Carrying charges not to exceed 30% of salary | YES | YES |
| **WINDSOR** | | | | | | |
| NOT AVAILABLE | | | | | | |
| **YORK** | | | | | | |
| 10% equity, Faculty and Professional & Managerial Staff | | $30,000 | PLR + 3/4% up to 15 yrs. PLR + 1% up to 20 yrs. Subsidized by University between 7-11% provided annual salary does not exceed ceiling. | Annual salary ceiling eligibility adjusted annually in YUFA negotiations | YES | NO |

## FREE TUITION POLICIES

| Eligibility Requirements | Course Completion Requirements | Other Conditions | Available for Non-University Courses | Courses During Normal Working Hours |
|---|---|---|---|---|
| **BROCK** | | | | |
| all full time employees, their spouse and dependant children | student must successfully completed course | | for full-time employees, provided the course is directly related to the job. | NO |
| **CARLETON** | | | | |
| bargaining unit members & dependants from date of employment. Dependants are defined as children for whom employee is entitled to claim tax exemption under Income Tax Act during year in which free tuition requested or children not over age 21 to whom employee provides regular financial support | student must maintain good standing | dependants and members on LTD or retirement benefits, and dependants of member who dies in service remain eligible for free tuition. | YES - if taken at the request of the University. | YES - with agreement of Dept. Head |
| **GUELPH** | | | | |
| free tuition available to employees but not dependants | | there is a fee assistance program | YES - 75% of fee paid up to $200 | YES - 3 hours per week |
| **LAKEHEAD** | | | | |
| all full-time employees, their spouses and dependants | | Non academic employees must have completed their probation periods. | YES - for work related courses (maximum $150 annually) | YES - as determined by Dean or Director |
| **LAURENTIAN** | | | | |
| full-time members of staff, their dependants and spouses. Policy amended Sept. 1/81 to include dependants of deceased retired employees and dependants of employees deceased while in the full-time employ of University. | student must remain in good standing | | YES - depending on usefulness of course | No, an exception to this policy must be approved by Dept. head. |
| **MCMASTER** | | | | |
| continuing full or half-time faculty and staff. No dependants. | assistance for repeat courses limited to 50% | free tuition applies to credit and extension courses. | YES - for work related courses | 1 hour per week free - rest must be made up. |

## FREE TUITION POLICIES

| Eligibility Requirements | Course Completion Requirements | Other Conditions | Available for Non-University Courses | Courses During Normal Working Hours |
|---|---|---|---|---|
| **OISE** | | | | |
| Full-time support staff employed 6 months or more. No dependants. Course must pertain to employee's responsibilities. Subject to employee Management Committee approval. | | Fee waiver Agreement for degree courses with one University only. 2 courses per year. | NO | 3 hours per week with Agreement of Dept. Head |
| **OTTAWA** | | | | |
| spouse and dependants (under 26 years) | | students must pay incidental fees. Free tuition available 3 years after retirement. No longer available 5 years after employee's death. Up to age 26 per dependant. | | N/A |
| **QUEEN'S** | | | | |
| support staff only | courses must be passed for rebate | there is a fee re-imbursement program, may take 3 courses per year. | YES - taken at the request of University. | YES - with agreement of Dept. Head. |
| **RYERSON** | | | | |
| Full-time faculty and dependants recognized in law. Must meet admission requirements and be accepted by the Registrar's Office. Waive of Tuition Fee benefit for faculty continues in force while on leave, with or without salary, disabled and/or Retired, and to dependants of deceased employees. | | fee assistance program | YES - providing not equivalent course available at Ryerson | YES, if supervisor agrees, and lost time made up. |
| Full time administrative and academic support staff, their spouses and children up to age 25, or if disabled no age limit. Must meet admission requirements and be accepted by the Registrar's Office. | 100% Rebate - any work related course taken at any post-secondary institution. 50% Rebate - for interest courses, must be taken at Ryerson. | Free tuition fee for credit courses offered by Ryerson | | |

## FREE TUITION POLICIES

| Eligibility Requirements | Course Completion Requirements | Other Conditions | Available for Non-University Courses | Courses During Normal Working Hours |
|---|---|---|---|---|
| **TORONTO** | | | | |
| full-time faculty and regular part-time faculty with 3 yrs. service and dependants of active, retired or deceased (while in service or retirement) staff members. | courses must be passed for rebate | free tuition applies to degree courses and courses through the school of continuing studies which must be taken on employee's own time. | YES | YES - with approval of supervisor |
| **TRENT** | | | | |
| full-time faculty and staff. | courses must be passed for fee rebate | free tuition (as a fee rebate) applies to only one (1) course per academic session | YES (Credit Only) | YES - with approval of Supervisor. Lost time must be made-up |
| dependants (spouse & children) | Fee Waiver | Trent courses only | | |
| **WATERLOO** | | | | |
| faculty and staff course pertains directly to employee's responsibilities | | also a fee assistance program for full-time staff and dependant children | YES | YES - work related course, with approval of Dept. Head. |
| **WESTERN** | | | | |
| Full-time Staff, CUOE, CGA, CUPE - Food Services, CUPE - Thompson Arena | courses must be passed for rebate. | no limit for credit courses taken at UWO. Off-campus: limited to cost of 1 UWO undergraduate course. | YES - if job related | YES - providing does not interfere with work flow |
| CUPE - Physical Plant | courses must be passed for rebate | maximum of 2 undergraduate courses per year if taken at UWO. Off-campus: limited to cost of 1 UWO undergraduate course | YES - if job related | YES - providing does not interfere with work flow |
| Eligible dependents of full-time faculty | | - plan provides tuition fees for dependents registered in credit courses at U.W.O. Maximum amount payable is the equivalent of four years full-time tuition at the base fee for Arts/Science/Social Science less any scholarship received. | NO | N/A |
| **WILFRID LAURIER** | | | | |
| full-time faculty and staff plus dependants under age 25. | courses must be passed for rebate | also a fee assistance program for spouse (50% reduction) maximum 2 courses per year. | YES - if taken at the request of University | NO |

## FREE TUITION POLICIES

| Eligibility Requirements | Course Completion Requirements | Other Conditions | Available for Non-University Courses | Courses During Normal Working Hours |
|---|---|---|---|---|
| **WINDSOR** | | | | |
| full-time faculty,<br>S.E.I.U. Local 210, 1001, 1393, 100<br>U.P.G.W.A. 1958<br>Administration | N/A<br>N/A | Tuition remission for employee, spouse, and tax dependent children | NO<br>NO | YES - if supervisor agrees and lost time made up. |
| **YORK** | | | | |
| All full-time employees. Dependants covered after 12 mos. of employment<br>Faculty Dependants covered upon appointment date.<br>Retirees. | | free tuition applies to degree credit courses at York. | NO | YES - if course is required for degree and not offered at night with Dept. permission |

## PARKING POLICIES

| FEES | OPERATES ON BREAKEVEN BASIS | OTHER |
|---|---|---|
| **BROCK** | | |
| Free parking in main parking lot. A second lot with coin operated access is available at a 50¢ fee. | YES (coin operated lot) | |
| **CARLETON** | | |
| $83 - $171 p.a. | YES | parking only in designated areas according to permit. Repeated violation may result in cancellation of privileges. |
| **GUELPH** | | |
| $42 p.a. | YES | parking only in designated areas according to permit. Non-payment of fines results in suspension of privileges. Regulations apply in colour-coded and hourly-rate areas 0800 - 1700 M-F. |
| **LAKEHEAD** | | |
| $39 p.a. | YES | No reserved spaces. |
| **LAURENTIAN** | | |
| $45 p.a. restricted;<br>$26 p.a. semi-restricted;<br>$13 p.a. for general | YES | parking only in designated areas according to permit. |
| **MCMASTER** | | |
| $36 - $150 p.a.<br>unreserved, $2.50 max. daily rate | YES | parking only in designated areas according to permit. |
| **OISE** | | |
| $52 per month<br>$ 4 daily rate | - | Regulations apply to outdoor and indoor lots. No assigned spaces. |
| **OTTAWA** | | |
| $180 p.a. for support and faculty<br>$120 (8 mths) for students | YES | parking only in assigned lot; regular permits valid only 0700-2330 |
| **QUEEN'S** | | |
| $90 - $96 p.a. outdoor;<br>$414 p.a. indoor. Also daily fees and meters | | regulations apply to outdoor lots 0700-1700 M-F and indoor all the time. No reserved spaces. |

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## PARKING POLICIES

| FEES | OPERATES ON BREAKEVEN BASIS | OTHER |
|---|---|---|
| **RYERSON** | | |
| $330 p.a. unreserved on priority system (years of service and distance) | | parking only in assigned lot according to permit. |
| **TORONTO** | | |
| $432 p.a. reserved; $216 p.a. unreserved; daily max. $3.20 evening; $1.75. | YES | |
| **TRENT** | | |
| Employees: $6.00 or $4.00 per month for designated lots | YES | "Trent Express Bus" pass may be purchased for $50 |
| **WATERLOO** | | |
| $60 p.a. - 50¢ a day | YES | Assigned lots. No reserved spaces |
| **WESTERN** | | |
| $24 - $96 p.a.; reserved;<br>$12 - $48 p.a.; unreserved | YES | parking only in assigned lot. Regulations apply to all Red, Blue, Green lots 0700-1800 M-F. |
| **WILFRID LAURIER** | | |
| free for faculty and staff | subsidized by University | parking in assigned lots only |
| **WINDSOR** | | |
| all lots $60.00 p.a. | -- | parking only in assigned lot |
| **YORK** | | |
| Staff; Reserved $175.50 p.a.<br>Unreserved $55.50 p.a. | YES | parking in assigned lots or any unreserved lot. |

## ACCESS TO ATHLETIC FACILITIES

| | |
|---|---|
| BROCK | Entire Complex - $65 per individual plus $30 per spouse, $20 per one child and $30 per two or more children. Swimming Pool Only - $60 per adult. $125 per family. |
| CARLETON | Use is free ($72.80 fee paid by the University), no reduced fees to family. |
| GUELPH | $22.50 per semester plus locker fee. - lockerette - $8.00, 1/2 - $11,00, full - $16.00 |
| LAKEHEAD | Employee membership - $80 single, $115 family |
| LAURENTIAN | user's fee of $6.00 per card and $3.00 for lockerette. |
| MCMASTER | user fee, $50.00 individual |
| OISE | not applicable |
| OTTAWA | free use for employee ($20 fee paid by University) family membership cost $25 p.a. |
| QUEEN'S | free use, $40 family for lockers and laundry |
| RYERSON | free use (Second priority - students have first priority) |
| TORONTO | Joint membership - athletics, Hart House & Faculty Club - Staff member (Spousal memberships - Athletics & Recreation plus Hart House $121 p.a.) $136.80 p.a., University $71.16 p.a. |
| TRENT | $140 p.a. single or $235 p.a. family, plus locker fee |
| WESTERN | Individual $72 p.a., family $88 p.a. plus locker and towel services $15.20 p.a. Gym apparel $81.00 p.a. |
| WILFRID LAURIER | free use |
| WINDSOR | free use |
| YORK | user fee, single $35.00, family $60.00 |

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